You will always have the poor among you

John 12 v 8

A REPORT ABOUT POVERTY IN MALTA

Mario Cardona

Jesuit Centre for the Faith and Justice Malta

2010

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Čentru Fidi u Ğustizzja 227, Triq il-Merkanti Valletta VLT 1170 Tel: 2125 1538 Email: cfj@jesuit.org.mt www.jesuit.org.mt/justice

Design: Outlook Coop, Malta Cover: Shadrach Freeborn

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ISBN 978-99932-0-867-9

Acknowledgements

I would like to thank my friends Stephen Bonnici and Kirby Caruana for their invaluable meticulous and useful feedback, and their wholehearted support. I would also like to thank the core team of the Jesuit Centre for Faith and Justice for their feedback. Special thanks go to Edgar Busuttil sj for conceiving this project and bringing it to fruition, and to Shadrack Freeborn for his cooperation and great help. I would like to thank all those professional people and volunteers from various entities for participating in this project. Finally, I would like to thank the poor people who have taken us into their confidence and let us into their world. I hope to reciprocate their noble jesture by publishing this book, in the hope that it will contribute towards more social justice for all.

List of Abbreviations

State social Welfare Agency Appoġġ CBO Community Based Oraganisation DSS Department for Social Security, the state agency administering social welfare benefits and assistance ETC Employment and Training Corporation, the State employment service agency Housing Authority, the state agency administering social HA housing programmes MCAST Malta College of Arts, Science and Technology NSO National Statistics Office, Malta NGO Non Governmental Organisation **OIWAS** Organisation for the Integration and Welfare of Asylum Seekers UNHCR United Nations High Commission for Refugees

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1.1 Introduction

Because it is a distortion of being more fully human, sooner or later being less human leads the oppressed to struggle against those who made them so. In order for this struggle to have meaning, the oppressed must not, in seeking to regain their humanity (which is a way to create it), become the oppressors of the oppressors, but rather restorers of the humanity of both.

Paulo Freire (1990), p.21.

Then, while teaching, I learnt many things. For example, I learnt that the problems of others were the same as mine. Getting out of them together is politics. Getting out of them on our own is avarice.

Don Lorenzo Milani in Borg, Cardona and Caruana, (2009), p.37.

In February 2008, the National Family Commission published a study entitled *Family Poverty and Social Exclusion with a special emphasis on Children*. In the same year, the European Documentation and Research Centre of the University of Malta and the Jean Monnet European Centre of Excellence published the *Civil Society Project Report: The Fight against poverty*. In the following year, in March 2009, the Permanent Committee for Social Affairs of the Maltese Parliament published a report about poverty in Malta entitled *Il-ħidma lejn l-inklużjoni soċjali tfisser ħidma kontra l-faqar: It-tfal l-aktar li jbatu.*¹ Also, from time to time, the National Statistics Office publishes numerical data regarding poverty in Malta.²

¹ The action towards social inclusion means action against poverty: Children are the ones who suffer most

² See for example NSO News Release 09.06.2003. Poverty and Social Inequality. NSO News Release 09.05.2007 Survey on Income and Living Conditions. NSO News Release 15.05.2007 International Day of Families.

Inspired by these various publications, we at the Centre for Faith and Justice asked ourselves: Who are the poor in Malta? What does it mean to be in their ranks? Where do they live? What kind of life do they lead? How do they behave? What is the look on their face like? Who is helping these people to face their problems and possibly to work their way out of them? Faced with these questions, statistical data often provides very little information. So we decided to follow up on the previous research by conducting a qualitative research which would help us answer more adequately these questions. Our research is thus meant to compliment the excellent research done so far and to contribute to the process of the eradication of poverty itself. The result of this research is being published in this book in the European Year for the Eradication of Poverty.

1.2 Aims of the research

News Release number 84/2009 published on the 14th of May 2009 by the National Statistics Office of Malta stated that, "The at-risk-of-poverty rate from SILC (European Survey on Income and Living Coditions) 2007 was estimated at 14 per cent. This rate stood at 13 per cent among persons living in households without dependant children and 15 per cent amongst those living in households with dependant children. Persons living in single parent households were found to be most at-risk-of-poverty." These numbers already say much. But we wanted to know more and so we embarked upon a qualitative research that would help us answer some of our questions. In the words of Maxine Green,

"Qualitative research is concerned with meanings as they appear to, or are achieved by, persons in lived social situations... Those of us in search of educational understanding are concerned, then, with interpretations of particular kinds of human action in an intersubjective world. Whether we are looking through the lenses of history, or sociology, or psychology, we are attending to beings who are forever incomplete, reaching out to make sense of the actualities of their lives. We can 'catch' some of that incompleteness through participant observation, or through certain modes of listening, or the reading of 'free writing', or by paying heed to the ways in which people move and create images and play. They all involve interpretation by the researcher or student, from particular standpoints and against the background of accumulated meanings." (Greene 1997, p. 175)

Our aim was thus to interview people who come in contact with poor people during their full-time, professional or voluntary work. We also wanted to interview poor people themselves. These interviews would

¹ NSO News Release No. 84/2009. p.1

help us to look at poverty from various points of view. We felt that we had to give special treatment to the voice of the poor themselves since this would give us an inkling of what it means to live in poverty from first hand experience.

In Malta, at least as far as we know, we do not see beggars in the streets. We do not come across people sleeping on the walkways under airconditioning ventilators in Winter or on garden benches in the Summer. We don't have soup kitchens. We do not know of any children living in cardboard boxes and sniffing glue inside waste water underground ducts. So who are the people that the NSO statistics in News Release 84/2009 are talking about? We wanted to meet the people who make up the 14% of people living at risk of poverty. We wanted to see their face, look in their eyes, hear their voices. We wanted to listen to their voices, their vocabulary, their analysis of the society we are living in and of the situation they are putting up with.

And if these people were so hard to find, where could we look for them? In this we were primarily helped by parish priests, heads of school, officials from government agencies and officers or volunteers from NGOs which provide services to the poor. Ultimately we managed to speak to some poor people as well. Through a series of interviews with all of these generous people we tried to answer the fundamental question: Who are the poor in Malta today?

And why did we want to know? The Italian priest Lorenzo Milani argued that obeying the laws was not enough, neither for him nor for his students in his school at Barbiana.

As for their lives as sovereign young men and women tomorrow, I cannot tell my pupils that the only way to revere the law is to obey it. I can only tell them that they should hold mankind's laws in such esteem as to observe them when they are fair (that is, when they uphold the weak). When they see that they are not fair (that is, when the laws

sanction abuse of power by the strong) they should fight to change them.... to have the courage to tell the youth that they themselves are all sovereigns - thus obedience is no longer a virtue but the most deceptive of temptations - that they should not believe they can use it as a shield before men or God, that each one of them needs to feel as though they alone are responsible for all. On this understanding humanity could say that in this century it has seen moral progress side by side with and comparable to its technical progress. (Milani n.d., pp.37-38, p.51)²

Thus, if the laws that govern our society still permit that people live in inhumane circumstances, we cannot just shield ourselves by claiming that we pay taxes to fund a welfare state. Whenever statistics lay bare the fact that poverty is a reality in our country, we cannot just point our fingers to the administrators of the social welfare system, or worse still, blame the poor themselves. Somehow, as human beings and as Christians, we must feel responsible for the wellbeing of others. Again, Don Milani writes about his students.

I had to teach them well how a citizen reacts to injustice. How he has freedom of speech and of the press. How a Christian reacts also to the priest and even the bishop who errs. How each one has to feel responsible for everyone else.

On one wall of the school written in large letters there is "I CARE". It is the motto of principled young Americans, and difficult to translate in our language. It is the exact opposite of the fascist motto "I couldn't give a toss". (Milani n.d., p.34)³

Until even one person is living in circumstances which do not fit his or her human dignity, somewhere an injustice is being perpetrated. Every

² English translation taken from http://www.semisottolaneve.org/ssn/a/26987.html retrieved on 04.01.10

³ Ibid.

single person living in poverty, that is in circumstances which do not fit his or her human dignity, is another reason why we should be moved into action. Everybody is responsible for everyone. Indifference to the plight of those in need is symptomatic of a society which is itself inhuman and far from reaching its human fulfillment. In Milani's terms, indifference is a 'fascist' attitude.

The problem with the poor in Malta is that very often they do not have the tenacity to voice their needs or to speak out about the injustices they suffer. We remembered that passage in the Gospel where the Syrophoenician woman came up to Jesus, pleading him to heal her daughter who was possessed by an evil spirit. Jesus answered her that "I was sent only to the lost sheep of Israel." She goes on pleading insistently, annoying also the disciples. Jesus again answers, "It is not right to take the children's bread and toss it to their dogs." But even this reply did not dishearten the woman. She kept insisting saying, "Yes, Lord, but even the dogs eat the crumbs that fall from their master's table." Faced with this call for justice Jesus is moved and replies, "Woman, you have great faith! Your request is granted." Matthew winds up the episode writing that "her daughter was healed from that very hour." (Matthew 15: 21-28) We wanted to help the poor, not by speaking up for them, but by helping them to speak up and to make their voice heard. We wanted to offer our readers a text about poverty in Malta written in the language and voice of the poor themselves. We wish that this book enables the reader to understand that there is poverty in Malta, that the poor too are entitled to human fulfilment, and that everybody is responsible in some way or another to make human fulfilment for all a possibility. Not only is the humanisation of all the onus of everyone in society, but until one person suffers at the hands of others, all are in some way detracting ourselves from obtaining human fulfilment. As Paulo Freire argues in his seminal work *Pedagogy of* the Oppressed,

Dehumanization, which marks not only those whose humanity has been stolen, but also (though in a different way) those who have stolen it, is a *distortion* of the vocation of becoming more fully human. This distortion occurs within history; but it is not an historical vocation. Indeed, to accept dehumanization as an historical vocation would lead either to cynicism or total despair. The struggle for humanization, for the emancipation of labour, for the overcoming of alienation, for the affirmation of men as persons would be meaningless. This struggle is possible only because dehumanization, although a concrete historical fact, is not a *given* destiny but the result of an unjust order that engenders violence in the oppressors, which in turn dehumanizes the oppressed. (Freire 1990, pp.20-21)

In his last days in this world, Jesus was sitting at table with his apostles when Mary, one of his hosts, brought a pint of expensive perfume and poured it on his feet. Judas Iscariot commented, "Why wasn't this perfume sold and the money given to the poor? It was worth a year's wages." John the Evangelist is quick to clarify that Judas "did not say this because he cared about the poor but because he was a thief; as keeper of the money bag, he used to help himself to what was put into it." Jesus then answers Judas by saying, "Leave her alone. It was meant that she should save this perfume for the day of my burial. You will always have the poor among you, but you will not always have me." (John 12: 1-8) This remark by Jesus about the permanent presence of the poor among us challenges our complacency in the face of the suffering of others. It reminds us that our commitment towards the humanisation of all, and thus towards the eradication of poverty, is an endless task which we have to take up. After two thousand years, Jesus's remark is a message of hope rather than despair: we will attain our own humanisation by helping others obtaining theirs. It is our very own business to work to bring about those changes in the social, political and economic order which will lead

to more social justice for all. Our vocation as human beings is not to give occasional charity to quieten our conscience but to make possible a new social order that would lead to the humanisation of all. The challenge is to create the possibility for everybody to live a decent life, contributing to life in society and obtaining satisfaction and fulfillment from it. In the words of Paulo Freire,

True generosity consists precisely in fighting to destroy the causes which nourish false charity. False charity constrains the fearful and subdued, the 'rejects of life', to extend their trembling hands. Real generosity lies in striving so that those hands – whether of individuals or entire peoples – need be extended less and less in supplication, so that more and more they become human hands which work and, by working transform the world. (Freire 1990, pp.21-22)

Thus the statement by Jesus, "You will always have the poor among you," is not a cynical remark but a challenging statement, the laying down of a lifelong mission: humanise yourselves, eradicate poverty! We hope that this publication will be a contribution towards that end.

1.3 The research method

We started out our research by interviewing people who come into contact with the poor. We chose two localities from two different regions on the island of Malta. One locality is traditionally associated with social exclusion and poverty. The other locality is a relatively new urban area which lately has started to experience forms of social exclusion and poverty as well but has so far escaped the attention of the media. We decided not to disclose the localities. We will simply call them by the pseudonyms Żnuber and Fiddien. This decision was inspired by the comments made by a community worker from an NGO and by a volunteer from another NGO. Both told us that the people living in the locality where their organisation is active, suffer from the stigma which society has marked them with. They also argued that the media is reproducing that sigma even further. We do not want to perpetuate the vicious cycle. Our aim is to make people aware that poverty in Malta is a reality. We want our readers to look at this phonomenon through the eyes of those giving a service to the poor and through the eyes of the poor themselves. Disclosing the localities will not contribute anything in this regard.

The report of the Permanent Committee for Social Affairs of the Maltese Parliament published in March 2009 stated very categorically that, "In Malta we do not have absolute poverty where people are dying of hunger or do not have any money. But from scientific calculations we know that there are 57,380 people living in relative poverty." (p.4) As Tabone and Abela explain, this assertion is based on the premise that poverty is based mainly on the notion of National Equivalized Income, which is used by the NSO to calculate who is above and who is below the poverty line. (Abela and Tabone 2008, p.8) We started out our research with the premise that the assertion of the Permanent Committee for Social Affairs was true. However, as the research progressed we became

aware that various categories of Maltese people, as well as a new category of people made up mainly of African immigrants, were sometimes living on the verge of absolute poverty. Further more we became aware that the most extreme forms of poverty among the Maltese population are also the most invisible. As for the African immigrants, we engaged the services of an African immigrant who helped us to contact immigrants and interview them. Thus, our interviews led us to

- volunteers and professional people from two particular areas who work with poor people,
- volunteers and professional people who work with African immigrants,
- poor Maltese people who live in the two localities we chose for our research, and
- a number of African immigrants.

Our main research tool was semi structured interviews. In the words of Marton,

"Quite obviously there are different sources of information by means of which we may gain an understanding of how people conceive of various aspects of their world... Interviewing has been the primary method of phenomenographic data collection. What questions are asked and how we ask questions, of course, are highly important aspects of the method. For present purposes it will suffice to say that we use questions that are as open-ended as possible in order to let the subjects choose the dimensions of the question they want to answer. The dimensions they choose are an important source of data because they reveal an aspect of the individual's relevance structure. Furthermore, though we have a set of questions at the start of the interview, different interviews may follow somewhat different courses." (Marton 1997, p.154)

We tried to get a good mix of interviewees from the two chosen localities in order to get as many different points of view, and as many voices as possible. Thus we interviewed four parish priests,

- two heads of state schools.
- a mayor, a local councillor, and a local council executive secretary,
- a community worker employed by an NGO,
- a community worker employed by the state,
- three volunteers from three different Community-Based Organisations (CBOs) involved mainly with children,
- a parent-volunteer from an NGO for parents of children with a disability,
- two tradeunionists.
- an officer from Appoġġ "the national social welfare agency for children and families in need," 1
- an officer from the Department for Social Security,
- two officers from the Employment and Training Corporation "Malta's Public Employment Service,"²
- a spokesperson from the Housing Authority, the state agency which builds and manages social housing and promotes home ownership, and also
- a volunteer and two professional workers from three different NGOs which give a service to African immigrants both during and after detention.

Finally, we interviewed

- six African immigrants from four different African countries, and
- eight Maltese people who were expriencing different forms of poverty, four each from both localities chosen for the research.

¹ www.appogg.gov.mt retrieved on 04.01.2010

² www.etc.gov.mt retrieved on 04.01.2010

We identified the African immigrants with the help of another African immigrant who was helping us in the research project. The Maltese poor in the two localities were identified through help given by heads of school, parish priests and CBOs. The sample is varied in itself but does not claim to be representative of all the poor in Malta, or of the various forms and extremes of poverty on the island. Particularly we have to point out that it has been very difficult for us to contact poor people who were ready to be interviewed. Had it not been for the help given by a parish priest and his staff in one locality, and various CBOs in the other locality, it would have been almost impossible. We also think that though the interviews in Part Three give a good glimpse into the world of the poor, they do not go far enough to picture the extreme forms of poverty which we know do exist, as can be confirmed by professionals and voluteers active in NGOs, CBOs and state agencies. Thus, we think we have been only partly able to give a voice to those experiencing the worst forms of poverty on the island. Had we been able to do so, we would have been in a position to challenge the claim made by the Permanent Committee for Social Affairs of the Maltese Parliament, that in Malta we only have relative poverty. We want to clarify this, not because we would be happy if people in Malta were living in absolute poverty, but rather because we know it exists and so want our society to do something about it rather than live in denial or be complacent about it.

We explained to our interviewees, both those helping the poor and also the poor themselves, that we were going to use the data in order to publish a report aimed at helping people realise that poverty in Malta is a reality and that we have to do something about it. With great generosity, most people accepted to be interviewed. Most of the interviews with the poor were carried out after a round of interviews with those who work with people experiencing poverty. While the first round of interviews helped us to look at the world of the poor from the point of view of those

who come in contact with poverty during their professional or voluntary work, the second round of interviews helped us to look at poverty from the point of view of the poor themselves.

Punch argues that

"People create their worlds by means of language, which is both carrier and creator of a culture's epistemological codes. The innocent view of language as a medium for the transparent representation of external reality is replaced by a view of language as centrally implicated in the construction of knowledge in its inevitably political context." (Punch 1998, p.146)

Thus from our interviews, we tried to work our way towards a subjective reality constructed through the language of those rubbing shoulders with the poor and of the poor themselves. We dedicated the first part of the report to analyse the discourse of public officials, people from NGOs and CBOs, parish priests and people from local councils in order to try to come up with a view of what might possibly be the situation of the poor in Malta. What emerges is a picture that contains objective and subjective truths framed in a language that is sometimes sympathetic to, and sometimes prejudiced against the poor and those at risk of poverty. Although we strongly believe we should not blame the poor for their own plight, we decided that unsympathetic judgements from those working with the poor were to feature in our report because such attitudes are an integral part of the whole picture, and are themselves a part of the problem. In the second part of the report, we selected parts of our interviews with the poor in order to juxtapose their world views with those of the first group of interviewees. The first batch of interviews required a lot of data sorting, coding and memoing in order to construct different pictures of poverty in Malta as experienced by different professionals and volunteers. The

second batch of interviews was treated very differently. While the data was analysed, we decided to select excerpts from the different interviews in order to have as wide a variety as possible of personal experiences of poverty. We refrained from commenting about them and decided to publish the excerpts with minimal editing. The handling of these interviews involved the translation from Maltese into English of most of them and the selection of what we thought were the most important passages in each interview. The translated passages were then published as raw data hoping that they would represent as faithfully as possible the opinions and world visions of the interviewees. Green states that,

"Research of this kind cannot be carried out by people who see themselves as detached, neutral observers concerned with the kinds of observation, measurement, and prediction that are presumed to be unbiased, unaffected by the inquirer's vantage point or location in the world." (Greene 1997, p.175)

Thus, inevitably, our selection and our choice of words during the translation work was influenced by the way we experienced our contact with both professional and volunteer workers and also our contact with the poor themselves; especially the latter which at times amounted to a cultural shock. Our analysis, translation and selection was also influenced by our own values as Christian committed to a kind of social justice ingrained in the Gospels. The result is hopefully a publication that is inevitably influenced by our own conscious or unconscious experiences, reactions and values but which is also a faithful channel for the voices of those interviewed.

2.1 Defining poverty in numbers

1. Introduction

While quoting the NSO's Household Budgetary Survey 2000, the report published by the Permanent Committee for Social Affairs of the House of Representatives in March 2009 states categorically that, "In Malta we don't have absolute poverty, where persons are dying of hunger or don't have any money, but it is scientifically proven that 57,380 persons are living in relative poverty." The NSO goes into some detail as to what it means to say that a certain amount of people are living below the poverty line. An NSO publication of 2007 states that, "The disposable income was used in order to measure the equivalised income of every person within a household. The poverty line was established by calculating 60% of the median equivalised income. All persons whose equivalised income fell under this threshold were considered to be at risk of poverty."² This is the same methodology used by Eurostat, though in a methodological note in a Eurostat publication of 2009, the author states that "Given the essentially arbitrary nature of the retained threshold, and the fact that having an income below this treshhold is neither a necessary nor a sufficient condition of having a low standard of living, this indicator is referred to as a measure of *poverty risk*." To offset this margin of unreliability, Eurostat has added a new indicator called "material deprivation", which "should be followed by indicators describing the housing conditions."³

¹ Kumitat Permanenti Dwar l-Affarijiet Socjali. (2009) *Il-ħidma lejn l-inklużjoni socjali tfisser ħidma kontra l-faqar: It-tfal l-aktar li jbatu*. Malta: Kamra tad-Deputati. p.1

² NSO News Release 09.05.2007 75/2007 Survey on Income and Living Conditions, p.1

³ Eurostat, Statistics in focus 46/2009 (2009) Population and social conditions. p.11

2. The at-risk-of-poverty group: The view at the turn of the new millennium and half way through the first decade.

Within these parameters it is apt to draw a statistical picture of the Maltese situation, however skeletal and aseptic that picture may be. The situation in 2000 was such that "Nearly 15.0% of persons residing in private households are below the at-risk-of-poverty line." A breakdown of this figure will give us a clearer picture of who are the people who at the turn of the millennium made up Malta's at-risk-of-poverty population segment. Proceeding by age, the largest cohort was made up of people within the 0 to 19 years bracket, standing at 35.7% within the at-risk-of-poverty segment. In relation to the total population of the islands, this translates into 18% of all people within the 0 to 19 years bracket falling within the at-risk-of-poverty group.

As expected, poverty is intertwined with other variables and can hardly be analysed on its own. The same document relates poverty to educational attainment as well as to location. Unsurprisingly, "The poverty rate was found to decrease with an increasing education level." In fact, while the at-risk-of-poverty rate for people who only completed their primary schooling stood at 17.5% and 11.4% for those who completed their secondary education, the rate falls markedly for individuals who had completed post-secondary education, standing at 3.9%, and 1.6% for individuals who had completed tertiary education.⁶

Following accepted popular perceptions, the highest rate of people living at-risk-of-poverty was found within the Southern Harbour district, comprising Valletta, Floriana, Cottonera and the towns in their immediate surroundings, with a percentage of 20.7. This can be put in relation to the

next highest percentage, 15.9% in the South Eastern district, and to the lowest percentage, 8.7% in the Western district.⁷

Table 1: Poverty in Malta in 2000				
District	Southern Harbour District	South Eastern District	Western District	
Percentage of the total population living at risk of poverty	20.7%	15.9%	8.7%	

Source: NSO News Release 09.06.2003 84/2003 Poverty and Social Inequality, p.2, 8

When related to the variable of dwelling type, almost 65% of those at-risk-of-poverty lived in rented houses. In fact, 35.6% of those living in rented, furnished dwellings and 28.8% of those living in rented, unfurnished dwellings were at-risk-of-poverty.

The most shocking percentages are, however, related to household type, uncovering a malaise that is afflicting Maltese contemporary society. The NSO News Release states that 18.5% of households with two adults and children were at-risk-of-poverty. In stark comparison, 55% of single parent households with at least one dependent child were at-risk-of-poverty.⁸ At this point one has to clarify the fact that the single parent category includes separated as well as unmarried parents. The latter might fall within an age range that includes, but is not exclusively made up of, teenage mothers or fathers. Thus, this percentage has to be interpreted not only in relation to the incidence of teenage pregnancies, but very much more so in relation to the situation of the institution of the family unit in contemporary Maltese society, as well as to the changing scenario of family values in Malta.

⁴ NSO News Release 09.06.2003 84/2003 Poverty and Social Inequality, p.1

⁵ NSO News Release 09.06.2003 84/2003 Poverty and Social Inequality, p.2

⁶ NSO News Release 09.06.2003 84/2003 Poverty and Social Inequality, p.2

⁷ NSO News Release 09.06.2003 84/2003 Poverty and Social Inequality, pp.2, 8

⁸ NSO News Release 09.06.2003 84/2003 Poverty and Social Inequality, p.3

The Survey of Income and Living Conditions (SILC) of 2005 revealed that 14.9% of all persons living in households fell under the poverty line. While the percentage was of 14.2 for males, it was slightly higher for females and stood at 15.5%. Children were the most vulnerable group. 21.9% of children from 0 to 16 were living below the poverty line. These were followed by the cohort of people aged 65 and over, 16.3% of whom were at risk of poverty. The same study reveals that the percentage of single parent households with at least one dependent child and falling below the poverty line stood at 47.9%. Furthermore, 75.2% of those living on social benefits lived below the poverty line. This shows a slight improvement on the figures of 2000. However, if we consider work intensity (WI), we find that 47.8% of households with a WI equal to 0¹² fell below the poverty line.

Table 2: Poverty in Malta in 2005 by category			
Categories	Percentage within the category living at risk of poverty		
The general population	14.9%		
Males	14.2%		
Females	15.5%		
Children 0-16	21.9%		
The elderly 65+	16.3%		
Single parent households with at least 1 dependent child	47.9%		
Those living on social benefits	75.2%		
Source: NSO News Release 15.05.2007 80/2007 International Day of Families, p.4			

⁹ NSO News Release 09.05.2007 75/2007 Survey on Income and Living Conditions, p.1

3. The at-risk-of-poverty group: The picture in 2007

Eurostat data for the years 2005, 2006 and 2007 shows that the percentage of persons living below the poverty line stood at a constant 14%. This can be compared to the EU27 average of 16% for the same period. Females in Malta had a 1% more chance of falling in the at-risk-of-poverty category than males, as against a higher rate of 2% in the EU27 group. While in 2000, 18.8% of the Maltese population aged 0 to 19 was living below the poverty line, in the years 2005, 2006 and 2007, the percentage of people from 0 to 15 at-risk-of-poverty stood at 18%. This was equal to the EU25 average for 2005 and 2006 and 1% less than the EU average for 2007. At the same time, 21% of Maltese people aged 65 and over were living below the poverty line in the three years from 2005 to 2007. This was 2% more than the EU25 and the EU27 average for the same three years.

4. Employment

Abela and Tabone (2008) claim that "Unemployment is perhaps the number one indicator of poverty and social exclusion." (Abela & Tabone, 2008, p.13) As might be expected, there is a strong correlation between the occurrence of poverty, sources of income and employment. The 2000 Household Budgetary Survey reveals that 79.1% of those living in households whose main source of income was derived from social benefits were living below the poverty line. At the same time, 39.6% of households where no one was working fell within the at-risk-of-poverty group. However, it seems that in Malta, being in employment offers a greater security against the danger of falling below the poverty line. While

¹⁰ NSO News Release 09.05.2007 75/2007 Survey on Income and Living Conditions, p.2

¹¹ NSO News Release 15.05.2007 80/2007 International Day of Families, p.4

¹² This means that nobody in that particular household had worked during the year under consideration. NSO News Release 15.05.2007 80/2007 International Day of Families, p.5

¹³ Eurostat. http://eurostat.ec.europa.eu/tgm/refreshTableAction.do?tab=table&plugin=1&init=1 &pcode=tsisc030&language=en retrieved on 25.05.2009.

¹⁴ Eurostat. http://eurostat.ec.europa.eu/tgm/refreshTableAction.do?tab=table&plugin=1&init=1&pcode=tsdsc230&language=en retrieved on 25.05.2009.

¹⁵ NSO News Release 09.06.2003 84/2003 Poverty and Social Inequality, p.3.

in the EU25 group, the percentage of *people in employment* who fell below the poverty line in 2005, 2006 and 2007 was 8%, in Malta the percentage was 5 in 2005, and 4 in 2006 and 2007. At the same time, the percentage of *unemployed people* in the EU27 group who were at risk of poverty in 2007 was 42%. In the same year in Malta, it was 39%. This seems to give credence to a statement made by an ETC high official during one of our interviews that "the best way out of benefits [and therefore out of the risk of poverty] is to find a job." One will have to enquire about the people who, despite being in employment, still do not manage to earn a decent living. This question will be discussed below.

Statistics for the three years running from December 2000 to December 2003 show that the average number of persons living in jobless households amounted to 11% of the population. 18 Across this span of time, the number of females living in households where nobody was in employment has been invariably higher than the number of males. While an average of 10% of males lived in jobless households, there was a corresponding percentage of 12 points for females living in the same conditions. Children and adults in the 45 to 64 age bracket were also the worst hit. Children aged 0 to 14 amounted to 15% of those living in jobless households in December 2000. The percentage rose to 18.5% in December 2003. Similarly, while 8.2% of all children aged 0 to 17 were living in jobless households in December 2000, the number rose to 10% by the end of 2003. The other vulnerable group seemed to consist of those within the 45 to 64 age bracket. In December 2000 this age group made up 47.7% of those living in jobless households. The percentage fell slightly by December 2003 to 42.2%. Jobless households are not evenly distributed over the Maltese territory. In 2003, 31.9% of jobless

households were found in the Northern Harbour District, comprising of the most densely populated towns of the Maltese islands, including Qormi, Sliema and Birkirkara. The second largest cohort of jobless households, with a percentage of 25.4%, was found in the Southern Harbour District, comprising, among others, Valletta, Cottonera, Paola, Fgura and Tarxien.

NSO statistics, based on the Labour Force Surveys, provide us with raw statistics related to people in employment (15+) in Malta. 19 While the number of males in employment in the second guarter of 2000 was 99,905, the number rose to 104,133 in the second quarter of 2005, rising slightly to 104,894 in the second guarter of 2008, just before the world financial crisis started hitting hard. More substantial changes occurred with regards to females in employment. While in the second quarter of 2000 there were 43,552 women aged fifteen and over who were in gainful employment, the number rose to 47,082 in the second quarter of 2005 and again to 54,981 in the second quarter of 2008. However, it is quite striking to note that in the second quarter of 2008 the number of inactive women was roughly double the amount of inactive men. The first numbered 116.251 while the second stood at 58,368. The number of inactive people includes people of employment age, and the 2:1 ratio strongly suggests that the number of women who either choose to stay at home to look after their children or else are compelled by the family situation to stay at home and look after their family is still very high. At the same time, the unemployed in the second guarter of 2008 were 6690 men and 3564 women, totalling 10,254 persons. In the fourth quarter of 2008 the number of the unemployed increased to 10,790 persons, with an unemployment rate of 6.3%.²⁰ It transpires that in the same period, more than half of the unemployed males had been registering for work for more than a year, compared to 36% of

¹⁶ Eurostat. http://eurostat.ec.europa.eu/tgm/table.do?tab=table&init=1&language=en&pcode=t sdsc320&plugin=1 retrieved on 25.05.2009.

¹⁷ Eurostat, Statistics in focus 46/2009 (2009) Population and social conditions. p.5

¹⁸ NSO News Release 14.04.2004 61/2004 Jobless Households in Malta. p.1

¹⁹ NSO statistics database. www.nso.gov.mt retrieved on 22.06.2009

²⁰ NSO News Release 20.05.2009 88/2009 Labour Force Survey: Q4/2008, p.1, 2

women who were in the same situation.²¹ Besides, it seems that women seeking more flexibility at work to cope with family commitments were finding it harder to settle for a full-time job. In fact, figures reveal that in the same guarter of 2008, while almost 96% of men in employment had a full-time job, only 73.5% of employed women were working on a full-time basis. On the contrary, when it comes to full-time jobs with reduced hours and part-time jobs as their main occupation, women were much more, both in raw numbers and percentage-wise. In fact, while only about 0.3% of men were working on a full-time job with reduced hours, there were 5.2% of employed women in this category. Similarly, while only 3.8% of employed men had a part-time job as their main occupation, totalling 4,084 males, there were 11,083 women whose main job was on a part-time basis, amounting to 21.3% of employed women.²² This shows that Malta still has a long way to go towards offering women, enough job flexibility that would enable them to take up full-time jobs. Part-time jobs being more precarious and unstable makes women a more vulnerable category of workers.

In May 2009, the number of *registered* unemployed totalled 7266, up by 21% on May of the previous year.²³

In 2003, 4716 persons availed themselves of contributory unemployment benefits amounting to $\[\in \] 2,839,851$. The following year the number of unemployed who benefited from unemployment aid spiralled to 6102, netting a total of $\[\in \] 3,213,299$. Numbers start decreasing as from 2005. In the year 2007 there were 4,481 persons who received unemployment benefits, amounting to $\[\in \] 2,323,370$. Similarly, the number of persons who availed themselves of non-contributory unemployment benefits in 2003 amounted to 6071, netting between them the sum

of €16,962,613. The number spiralled to 6755 in 2004, resulting in non-contributory unemployment benefits amounting to €18,086,890. Numbers started dwindling the following year, reaching a total of 5854 persons in 2007 who among them benefited from €17,342,647.²⁴ Unemployment did not seem to preclude either from marrying or having children. However, the number of males who either married or had children while in unemployment was very limited. In 2007, there were 46 unemployed males who got married, totalling 1.9% of all males who got married in that year. The largest group within this cohort consisted of 19 males aged 25 to 29. In the same year 209 out of 3871 live births were born to unemployed fathers. This means that 5.4% of babies in 2007 were born to unemployed fathers.²⁵

Table 3: People receiving contributory and non contributory unemployment benefits in 2003, 2004 and 2007

	Persons receiving contributory unemployment benefits	Amount of contributory benefits paid	Persons receiving non- contributory unemployment benefits	Amount of non- contributory unemployment benefits
2003	4716	€2,839,851	6071	€16,962,613
2004	6102	€3,213,299	6755	€18,086,890
2005	4995	€2,544,807	6611	€17,333,523
2006	5277	€2,769,581	6200	€17,915,519
2007	4481	€2,323,370	5854	€17,342,647

Source: NSO (2008) Social Protection: Malta and the EU 2008. Data 2003-2007. Malta: NSO. pp.3, 5.

²¹ NSO News Release 20.05.2009 88/2009 Labour Force Survey: Q4/2008, p.9

²² NSO News Release 20.05.2009 88/2009 Labour Force Survey: Q4/2008, p.8

²³ www.timesofmalta.com/articles/view/20090624/local/unemployment-plagues-gozo-and-the-south. Retrieved on 25.06.2009

²⁴ NSO (2008) Social Protection: Malta and the EU 2008. Data 2003-2007. Malta: NSO. pp.3, 5.

²⁵ NSO (2008) Demographic Review 2007. Malta: NSO. pp. 29, 53.

5. Employment, Education and Housing

The causes of poverty are often a complex combination of circumstances. Employment is just one. As we have already seen, a small percentage of people in employment, those living on scanty pay cheques, fall below the poverty line, notwithstanding the fact that they have a full-time job. It should not be very difficult to show that those who end up filling the ranks of lowly paid jobs and of the unemployed are those with the lowest level of educational achievement. According to Eurostat, in 2007, 16% of those whose highest level of educational attainment was pre-primary, primary or lower secondary, were living below the poverty line, compared to the EU 25 percentage of 23. As the level of educational attainment increases, so does the chance of living above the poverty line. In fact, 7% of people who had been to upper secondary or post-secondary education were living below the poverty line, compared to EU 25 percentage of 13. Similarly, in Malta, the percentage of those who had received tertiary education and were living below the poverty line was 5%, compared to EU 25 percentage of 7. Thus, both in Malta and in Europe, the more a person is qualified, the less chance he/she has of living below the poverty line.²⁶

In 2005, 26,121 persons declared they were illiterate.²⁷ The highest number of illiterates is found in the Southern Harbour Area, which according to the same census was found to have the highest unemployment rate. In this district, 7442 people declared themselves to be illiterate, amounting to 10.2% of the population, compared to the Northern District, with the lowest rate of illiteracy at 4.5%. At the same time, 3117 persons declared to be unemployed in the Southern Harbour District, amounting to 4.57% of the population of the district, in comparison to 1104 unemployed

persons in the Northern District with the lowest rate of unemployment at 2.4%.²⁸ This is further corroborated by statistics related to May 2009 where the top ten Maltese localities with the highest unemployment rate consisted of three Gozitan towns and seven Maltese towns all from the Southern Harbour Region. By contrast, four of the six localities making up the Northern Region, featured among the ten localities with the lowest unemployment rates.²⁹

Statistics related to housing follow the same pattern. From statistics tabled in Parliament by the Minister for Social Policy in June 2009, it transpires that between 2004 and 2008 there were 3281 requests for social accommodation. Among the nine localities registering the highest number of requests for alternative social housing, one will find three localities from the Southern Harbour District. Two of them, Valletta and Bormla, are found in the first and third place respectively.³⁰

6. Single parent households

This category was singled out for two reasons. Firstly, because in published statistics the figures relating to this category stand out from the rest. Secondly, because what emerges from the statistical data has been corroborated by the data obtained from the interviews both with people from NGOs as well as with people who have experienced or are experiencing poverty.

To begin with, we will take a look at the statistical data of 2003. In the Household Budgetary Survey of that year, it emerges that 2.6% of all households were single parent households. Single mother households amounted to 2.0% of the total number of households.³¹ The 2003

²⁶ http://epp.eurostat.ec.europa.eu/tgm/table.do?tab=table&init=1&plugin=1&language=en&pco de=tsdsc420. Retrieved on 25.06.2009.

²⁷ NSO (2007) Census of Population And Housing 2005. Vol.1. Population. Malta: NSO. p.177

²⁸ NSO (2007) Census of Population And Housing 2005. Vol.1. Population. Malta: NSO. p.197

²⁹ www.timesofmalta.com/articles/view/20090624/local/unemployment-plagues-gozo-and-thesouth. Retrieved on 25.06.2009

³⁰ www.l-orizzont.com/news.asp?newsitemid=54480. Retrieved on 25.06.2009

³¹ NSO News Release 196/2003. 18.12.2003 Single Mother Households, p.1

document focuses on single mother households and reveals that 43.8% of persons living in single mother households lived under the at-risk-ofpoverty line, compared to 14.4% of people living in other households who were living below the poverty line, compared also to the 14.9% figure of people living at risk of poverty in all households. This data is corroborated by other figures that show how in 50% of single mother households, no one was gainfully occupied compared to 29% in all other households. There is again significant difference between household types when the variable is 2 gainfully occupied persons in the household. While there were 31% of households at a national level in 2003 where there were 2 or more gainfully occupied members, there were only 12% of single mother households which had 2 or more members in gainful employment. Similarly, only 19% of people living in single mother households were gainfully occupied, compared to 37% of people living in other households who were in gainful employment.³² There was also a higher chance of single mother households to live in a rented house or in a house that was not the property of the family but was made available free of charge.³³

The SILC of 2005 and the Census carried out in the same year focus on single parent households rather than single mother households. The data shows that the percentage of single parent households had gone down from 2.6% of all households in 2003 to 1.4 of households in 2005.³⁴ But the plight of single parent households did not really improve. The SILC shows that 47.9% of people living in single parent households were living below the poverty line. This percentage includes 47.1% of persons living in single mother households, which can be compared to 43.8% for the

same category in 2003.³⁵ Single parent households had the lowest average disposable income for households with one or more children.³⁶

The Census of 2005 gives us a glimpse of the distribution of single parent households across the six districts of the Maltese islands. Perhaps unexpectedly, the region with the highest percentage of single parent households is the Northern region, which was found to be one of the most affluent in relation to such variables as employment and educational attainment. However, one has to consider the fact that statistics indicate that there is a very great probability for single parent households to live in rented houses. Right in the centre of the Northern District, one finds the modern urban sprawl of Buġibba/Qawra which might attract a significant number of persons who for various reasons feel the need to rent an apartment. Single parent households accounted for 3.4% of households in the Northern District. In second place we find the Southern Harbour region, with a percentage of 2.8%.³⁷

The percentage of single parent households falling below the poverty line continues to increase as years go by. In 2007, the figure increases to 54% of single parent households.³⁸ This means that more than half the people living in single parent households have difficulties in making ends meet. This percentage is also the highest one in the EU, compared also to the EU 25 percentage of 34% for the same category.³⁹

Within the single parent category, one finds unmarried mothers. Though the terms "unmarried mothers" and "single parents" are not always interchangeable, one has to note that the number of births occurring outside marriage increased steadily, from 499 in 2001, to 678

³² NSO News Release 196/2003. 18.12.2003 Single Mother Households, p.6

³³ NSO News Release 196/2003. 18.12.2003 Single Mother Households, p.8

³⁴ NSO News Release 80/2007. 15.05.2007 International day of families, p.2

³⁵ NSO News Release 75/2007. 09.05.2007 Survey on income and living conditions, p.4

³⁶ NSO News Release 75/2007. 09.05.2007 Survey on income and living conditions, p.3

³⁷ NSO News Release 87/2008. 15.05.2008 International day of families, p.2

³⁸ NSO News Release 84/2009. 14.05.2009 International day of families, p.5

³⁹ http://epp.eurostat.ec.europa.eu/tgm/refreshTableAction.do?tab=table&plugin=1&1init=1&pc ode=tsdsc240&language=en retrieved on 25.05.2009.

in 2003, to 779 in 2005. In 2007, 25% of all births occurring in Malta were to unmarried mothers. These amounted to a total of 964 births. Of these, 353 cases were probably declared to have unknown fathers. 40 Single unmarried parents are entitled to a special allowance. Government expenditure on this allowance has increased accordingly. There were 1400 single unmarried parents benefiting from this allowance in 2003, benefiting from a total expenditure of €4,239,901. The number increased to 1,813 single unmarried parents in 2005, sharing between them an expenditure amounting to €6,563,765. In 2007, the number of single unmarried parents continued to spiral to 2,346 who among them benefited from €8,014,252.41 A document tabled in parliament in response to a parliamentary question reveals that the number of school-girl mothers aged between 13 and 15 seeking help from Unit Ghożża, a specialised unit within the Directorate for Educational Services, in the scholastic year 2006/07 was 31, in 2007/2008 went down to 22 and rose again to 28 in the scholastic year 2008/2009.42

Table 4: Live births outside marriage 2001-2007		
2001	499	
2002	569	
2003	678	
2004	744	
2005	779	
2006	866	
2007	964	
Source: NSO News Release 87/2008	2. 15.05.2008 International day of families: 2008, p.6	

7. Immigrants

Statistics related to immigrants provided by the NSO go as far back as 1995 when a number of Iraqis were probably still in Malta following the 1990-1991 Persian Gulf War. They spoke a strange language, but sometimes you could hardly tell an Iraqi from a Maltese. They even joined the Sunday congregations in our Catholic Churches. They attracted a lot of sympathy and received great help until most of them received refugee status and were resettled mainly in North America. Albanians and others from other Eastern European countries also found their way to our islands following unrest in the Balkans in the same period. 43 But being "white", they mingled with the local population. The NSO statistics highlight the fact that a number of foreigners were seeking refuge in our country. Then, when Malta joined the EU in 2004, there seemed to be an opening up of a south-north human flow across the Mediterranean. Only that this time the incomers could not be missed. Their skin colour gave them up. Referred to invariably as Africans, illegal immigrants, irregular immigrants, clandestine, or simply as blacks, they seem to have made an impression on the Maltese collective psyche. The number of persons granted asylum in Malta fell from a high of almost 700 in 1995 to 133 in 2002. Then numbers start spiralling again in 2003, when the number of people granted asylum went up to 381. In the next four years, the number stood between about 550 and 600 each year until in 2008 it more than doubled, reaching a number of 1416. In 2008, there were 2775 boat people who reached our shores. They were not the only foreigners staying on the islands irregularly, but they were the most conspicuous because of the colour of their skin, which makes it impossible for them to camouflage themselves among the Maltese population. From the figures

⁴⁰ NSO News Release 87/2008. 15.05.2008 *International day of families: 2008*, p.6 I say "probably" because the source only says that NSO did not know the age of the father, presumably because the mother declared "unknown father" status at the civil registration office.

⁴¹ NSO (2008) Social Protection: Malta and the EU 2008. Data 2003-2007. Malta: NSO. p. 5.

⁴² http://www.timesofmalta.com/articles/view/20090701/local/28-schoolgirl-mothers-receive-assistance. Retrieved on 01.07.2009.

⁴³ The Bosnian War took place between 1992 and 1995. At the same time, the difficult transition from Enver Hoxha's iron fist rule to Western-style democracy was taking place in Albania, a process that saw civil unrest in 1991-1992 and nation-wide riots in 1997.

in table 6, it may appear that for the period 2002-2008, slightly more than half of those seeking asylum, were effectively granted refugee status or some other form of protection. In December 2008, there were 1895 immigrants residing mainly at the open centres in Hal Far and Marsa and in other small residences in various localities. There were presumably others who had moved out of the open centres to live in rented dwellings. Others were kept in detention centres awaiting to be deported or waiting for a decision regarding their application for asylum. It is not possible from the statistics published by NSO, mainly based on statistics put at its disposal by the Commissioner for Refugees and by the Organisation for the Integration and Welfare of Asylum Seekers (OIWAS) to determine how many African or other immigrants were living in Malta in any particular year. What is certain is that the African immigrants were the ones to attract most attention.

In July 2009 Skop, the National Platform of Maltese Non-governmental Development Organisations, issued a statement⁴⁶ in reaction to a report published by the Permanent Committee for Social Affairs of the House of Representatives in March 2009, which categorically denied the existence of absolute poverty in Malta.⁴⁷ SKOP stated that, "At the same time that the parliamentary debate rejected the existence of absolute poverty in Malta, a number of social activists were holding meetings with a group of African women residing in the north of Malta and currently benefiting from humanitarian protection. This group of around 30 women, all with children, lack basic needs including food and nappies for their children.

This amounts to absolute poverty by any definition."48

Year	Number of persons	
1995	698	
1996	538	
1997	448	
1998	450	
1999	378	
2000	277	
2001	244	
2002	133	
2003	381	
2004	609	
2005	546	
2006	503	
2007	630	
2008	1416	

Source: NSO News release 133/2005 20.06.2005 World Refugee Day p.2, NSO News release 109/2009 19.06.2009 World Refugee Day p.4.

⁴⁴ NSO News release 109/2009 19.06.2009 World Refugee Day, pp.4.

⁴⁵ NSO News release 109/2009 19.06.2009 World Refugee Day, pp.5.

⁴⁶ Kumitat Permanenti Dwar l-Affarijiet Socjali. (2009) *Il-ħidma lejn l-inklużjoni socjali tfisser ħidma kontra l-fagar: It-tfal l-aktar li jbatu*. Malta: Kamra tad-Deputati. p.1

⁴⁷ Kumitat Permanenti Dwar l-Affarijiet Socjali. (2009) *Il-ħidma lejn l-inklużjoni socjali tfisser ħidma kontra l-fagar: It-tfal l-aktar li jbatu*. Malta: Kamra tad-Deputati. p.1

⁴⁸ The Times of Malta (14.07.2009), L-Orizzont (14.07.2009)

Year	No. of	No. of	Applications	No. of persons	No. of persons
icai	boats	people on	filed with the	granted refugee	denied
	arriving	board	Commissioner for	status or some	refugee status
	urriving	boara	Refugees during the	other kind	or some
			current year	of protection	other kind
			, and the second	during the	of protection
				current year	during the
					current year
2002	21	1686	350	133	286
2003	12	502	455	381	187
2004	52	1388	995	609	259
2005	48	1822	1165	546	556
2006	57	1780	1261	503	542
2007	68	1702	1386	630	329
2008	84	2775	2608	1416	1281
Total	342	11655*	8220**	4218	3440***

Source: NSO News release 109/2009 19.06.2009 World Refugee Day pp.2, 4.

8. Conclusion

These numbers should be enough to illustrate the point that poverty in Malta does exist in different forms, afflicting different people, white and black, of all ages. They also show that poverty, or the risk of falling into poverty, afflicts several thousands of people living in the Maltese

islands. We may not see beggars in the street yet. And if we are not active in certain agencies that offer particular services to poor people, we might still think that the poor in our country are a rare occurrance. These statistics draw back the curtain and expose a reality which is mostly hidden to the majority of the population. In the following chapter, we are going to look at poverty through the eyes of service providers from NGOs and government agencies.

^{*} The number of persons arriving by boat does not constitute the entire group of persons arriving or staying in Malta irregularly. There are others who arrive through legal means but then stay beyond the expiry of their visa permit.

^{**} The number of persons applying for protection comes mainly but not exclusively from African boat people. Not all boat people apply for asylum or protection.

^{***} When interpreting these numbers one has to keep in mind that while presumably an asylum seeker will file an application with the Commissioner for Refugees soon after arrival, his/her application will take long to conclude. Thus an application might be filed in one year and decided upon during the following year. Thus by way of example, a number of the persons granted asylum in 2008, will have filed their application during 2007, the actual year of their arrival on the Maltese islands.

2.2 Who are the poor in Malta? A typology of the relatively and not so relatively poor¹

1. Struggling to make ends meet

If we take the Eurostat measure to draw the line between who is poor and who is not, then access to monetary resources becomes the yardstick. In our interviews with employees and volunteers from NGOs and state agencies, we tried to draw up a typology of reasons why people may experience poverty.

A first and almost obvious reason for financial deprivation is unemployment. Another reason is exclusive dependence on social security benefits, mostly in the form of cash handouts by the Department for Social Security. More worrying is the fact that sometimes families where there is a breadwinner in employment and have dependent children, still find it hard to make ends meet.

A constant worry of the persons who get into contact with those experiencing poverty is the fact that sometimes families who have meagre financial resources, do not manage them well enough. A number of service providers we interviewed said that often the family has some form of financial income but argued that the members of the family spend the available funds according to a set of criteria that the interviewees did not agree with. In such cases, the interviewees tended to put the blame on the families themselves.

Then there were cases where, according to interviewees, people find themselves in unfortunate circumstances not of their own making. One such case is where families face sudden health conditions that require very expensive medical care, which is beyond the financial means of the family.

Sometimes people fall victims to usury. Two parish priests pointed out such occurrences of this problem in their parish. While one parish priest spoke about it in generic terms, the other parish priest linked it directly to the plight of single mothers living in his parish. When these people find it hard to pay rent or even to buy some basic needs from the grocer's, they may fall victim to usurers living in their block. The latter may sometimes be elderly women who pry upon these vulnerable people, dragging them into a vicious circle that makes their already precarious situation even worse.

From the interviews carried out, the category that emerged to be the most vulnerable was that made up of single parent families, something that is glaringly visible through statistical records, which regularly indicate that around half of all single parent families in Malta live below the poverty line.

Another vulnerable category is made up of people who have problems related to substance abuse or compulsive gambling. Sometimes it is hard to tell if financial problems are the cause of or the effect of substance abuse or gambling. What is sure is that having a substance abuse, alcohol or gambling problem makes heavier financial demands on an already depleted financial supply, compounding the personal situation of these people. While drug abuse may be an underground affair, alcohol abuse and gambling are not. As for alcohol abuse, we encountered a drunken man sitting in a parish office where we were conducting an interview with a parish priest. On our way out, we were told that he was in the waiting room waiting for the parish priest to ask him for some money. With regards to gambling, all four parish priests interviewed pointed their fingers at the mushrooming of gaming halls in Malta due to a loophole in

¹ Angele Deguara (2008) drafted a similar typology of categories of poor people in Malta and the EU. Her research is based on Maltese and European publications of various kinds. This chapter complements Angele Deguara's typology by researching mainly the opinion of persons who have long-standing experience of work with poor people within state, church and voluntary sector organisations and agencies. Thus while Deguara's typology is more based on statistical research carried out at Maltese and at European level, ours is more grounded in the Maltese service providers' experience of poverty.

Maltese law.² One parish priest told us, "These shops in my parish are opening up in places where the most vulnerable people live." A head of school mentioned a bingo hall that offers bingo all day long in the locality. A community worker active in the same locality mentioned "people who spend all their money at the lotto office." Another parish priest mentioned a gambling shop not very far from his parish church where he saw "old ladies squandering their pension cheque." A statement issued in March 2009 about gambling shops by the Parliamentary Select Committee for Social Affairs mentions how

"a mother with compulsive gambling disorder was walking in the street and after managing to avoid entering two gambling outlets, she met yet another outlet and succumbed to the temptation. It had to be her fifteen year old daughter who dragged her out of this outlet in order to stop her from gambling away all the money she got from social benefits, with the consequence that this family had to do with €100 for the whole month."

The same statement affirms that "there exists a strong relationship between usury and compulsive gambling and that 70% of those who fall victim to usury are compulsive gamblers." (DOI 12.03.2009)

Finally, financially-wise, there seems to be an imminent danger of ushering in a new category of absolutely poor in the guise of immigrants who are instructed to leave the open-centres. They find it very difficult to find employment and are very prone to end up in bleak conditions.³ Managing to aggregate themselves in small groups and renting flats collectively, they are slowly infiltrating both of the localities we have

surveyed. Two parish priests, one from each locality, have told us that immigrants sometimes turn up at their offices asking for clothing and for food.

2. The unemployed

Long-term unemployment seems to be a very important issue in Żnuber. The head teacher of the local primary school said that some fathers are chronically unemployed and described them as "fathers without a job, always at the pub." A parish priest said that some of the people who go begging for money at his office are people who are in irregular employment.⁴ A recurrent problem related to employment seems to be that single mothers who are caring for very young children find it very hard to access child care facilities. When they do not have family support in this regard, they are practically precluded from taking on even parttime jobs, much less so full-time jobs. The mayor of Znuber told us that in his locality, there are various establishments where mothers can find employment. However since there are no childminding facilities in his locality, it is only those mothers who can rely on other family members for childcare, who are able to take up such a job. Similarly, a community worker from an NGO in the same locality told us that among their clients there are "single parents with small children who do not have persons they can rely on to take care of their children." The head of a Fiddien state school told us that, "single parents who have a job and do not have anybody who can take care of their children, sometimes send their children to school even when they are sick."

A community worker pointed out to us that some people are very willing to work but are practically "unemployable because they have a very low level of education. Because of this, they only find unstable jobs, unmotivating jobs, or jobs on the minimum pay." Abela and Tabone (2008)

² This problem seems to have been partly addressed through amendments in the law and also a clamp down by the police force which forced some of these outlets to close down, some permanently.

³ See for example The Times of Malta (14.07.2009), L-Orizzont (14.07.2009)

^{4 &}quot;Jaħdmu bla ktieb."

declare that, "The minimum wage is a poverty wage." (p.42) Besides, at times it is not worth the trouble to get a job on the minimum wage. A parent who takes all the available social benefits will be earning just a few euros less than the minimum pay. So taking up a job with the minimum pay, with all the complications of having to combine childcare with the work time-table, is not an incentive enough to entice the parent to take up a job. This argument has been invariably put forward by all the four parish priests we have interviewed. A local councillor from Fiddien noted that, "the difference between the minimum pay and social assistance amounts only to about $\[mathbb{e}40$, a sum they can make up for with a day's work they might get from somewhere." The mayor of Żnuber hinted that this results in "a mentality of chronic dependence on social services." This point will be discussed in further detail in the next chapter.

Another category of people who find it very hard to find a job are those who at the age of forty and over find themselves unemployed, the victims of industrial restructuring or relocation of industries to other countries where there is an availability of cheaper labour and generally lower production costs. An official from the Department of Social Security singled out ex employees of the state owned Malta Drydocks and Shipbuilding companies which have been subject to drastic restructuring resulting in schemes for 'voluntary' opt-out from work in recent years, as well as ex employees of various private foreign owned factories in the manufacturing sector which have closed down or relocated elsewhere. Among these workers, there were a good number of highly skilled and highly motivated workers in their late forties and fifties who, in the words of a Fiddien local councillor, would be considered "too old to get a job." The Employment and Training Corporation (ETC) has singled out this category of people and is addressing their needs through targeted action. An ETC official was of the opinion that the special schemes are not targeted at the

unemployed themselves but rather at the employers who seem reluctant to employ older people but would rather hire younger workers.

Another category of people whose access to the world of work comes with lots of strings attached are the disabled. The mother of a disabled young woman who has been lucky enough to find a full time job, said that not all disabled people are as lucky. She said that most parents of disabled children are very preoccupied that when they pass away their children would not be independent enough to support themselves. An official from Appogg argued that the same happens to people who have mental problems, claiming that employers are very reluctant to support people who might have extra difficulties to fit in mainstream employment.

3. The homeless and those living in precarious conditions

Relative poverty, the term usually used in official and parliamentary circles at national and EU levels, is itself a useless term when it comes to define the plight of people who suddenly find themselves evicted from their homes and literally thrown out into the street, sometimes together with their children. There is nothing *relative* in the situation of a homeless person or family.

When we asked the Housing Authority to identify those groups of people who are most likely to knock at their doors, the following categories were identified:

- Single parents
- People with mobility problems
- People who have trouble with their neighbours
- People who are sharing a house with other people
- Homeless people
- People suffering domestic violence
- Young people living in children's homes and who come of age and have to move out of the institution

- People living in dangerous buildings
- People living in sub-standard housing
- People paying high rent for their present lodgings
- People facing a bank or a court eviction order

These categories were not handed to us in any particular order, and just highlight a number of vulnerable categories of people who during some time of their life feel the need to ask for social accommodation from the state agency in charge of this service. Most of these categories have surfaced throughout our research and we found that most of them have to face very complex situations, housing being just one side of the coin.

The head of school of Żnuber stated that at the time of the interview, there were children from three different families who were homeless and were finding shelter in an institution. The housing situation in Fiddien seems to be rather bleak. Many people seem to be living in sub standard or even dangerous housing. A parish priest from Żnuber said how he had been in "houses which do not have a shower," while a community worker in the same locality had been in homes "without tiles because the family does not have the means."

The head of a Żnuber school spoke of children in the school who live in "family clusters in houses which are not substandard but which are very crowded." Similarly, a Girl Guide leader from Fiddien said how she knew of "children from large families who live in an apartment with two bedrooms." A parish priest from the same locality spoke of "small apartments, (consisting of) two rooms and a toilet."

The worst situation in relation to housing in Fiddien is linked to single mothers. A member of the staff of the local council of Fiddien revealed how he knew of single mothers who are not related in any way to each other, who decide to share a flat between them because they could not afford to rent separate apartments for their respective families. A parish

priest from Fiddien confirmed the occurrence. He told us of "two mothers who between them had seven children, who shared a flat.. The flat is extremely noisy. One of these mothers has changed home three times in three weeks."

A community worker with an NGO which among other things provides shelter to homeless people, told us that many people who seek help from her organisation are mostly adults between 30 and 40 years of age who had just passed through a process of separation whereby the court assigns the marital home to the other partner. She also knew of a number of squatters in Żnuber who have "inherited" the house where their parents had been squatters. Such houses belong to landlords who have never turned up to claim back their property.

A community worker from the same locality argues that, "The people of Żnuber somehow resign themselves to the fact that they will never own a house, and think that the home must inevitably be provided by the government." While this community worker was hinting at a sense of helplessness in disenfranchised people, a person from the Housing Authority blamed this on the welfare state model of the 1970s saying that, "I believe it is a question of mentality, still coming from the olden times where the Government provided everything."

Finally, it is important to note that our research was carried out at a time when the new rent laws approved by Parliament in 2009 had still not come into force. We asked the Housing Authority if they were envisaging new hardships as a result of the new laws which were taking the lid off tenancies that had been secured for decades by the old rent laws. However, the Authority did not seem in a position to foresee any problematic outcomes. The Housing Authority spokesperson simply said that, "The new rent law passed through all the stages from Parliament. It is up to the Minister to decide when the Law will come into force. Government will make sure that those who really need assistance will be

helped." The spokesperson seemed quite confident that 'Government', a very generic entity, will be able to come up with solutions to problems as they arise.

4. Dealing with sickness and with disability

A Parish priest from Żnuber expressed how families in his parish passed through hardship when they had to spend lots of money to cure illnesses, sometimes even borrowing money for the purpose. A community worker from Żnuber said that sometimes people with psychological and emotional problems knock at his NGO's door for assistance. A Girl Guide from Fiddien said that when parents have mental illness problems, the children tend to suffer. A person from the state agency for social welfare services, Appoġġ, lamented the fact that people with mental health problems find it very hard to find a job because employers would not give them a chance.

Sometimes it is a member of the family itself, who inflicts suffering on other members of the family. Domestic violence is largely an underground affair and is very slowly coming into the public domain. A woman we interviewed, speaking about the very bitter relationship she had with a violent man, was lost for words when describing the horrifying experiences she had gone through. "It was, I think, the worst time of my life. He reduced me to... not to misery... I don't think there's a word to describe the state I was reduced to." An officer from Appoġġ, said that they offer an emergency shelter for people suffering from domestic violence. "It's an emergency shelter. We keep them there for up to three months and then they have to move."

On a different level, when children with special needs are born into a family, they bring with them special challenges. A head of school from Fiddien told us that sometimes parents find it very difficult to come to grips with the situation and pass through a prolonged phase of denial. A parish priest told us that a special needs child might mean a greater financial strain on the family. However, he said that the families with similar children in his parish are people who "strive hard and somehow manage to cope with their situation; they don't feel the need to ask for financial help." This seems to be corroborated by what a parent of a disabled grown up from a self-help group told us: "My husband has always worked very hard, from one workplace to another. And I remained at home. There were times when the children did not see him before late evening. He has endured a lot, to this very day, even though our children are grownups now." However, she promptly points out her fears for the future. "You'll start thinking about the future. Only God knows when the time will come. But sometimes we ask ourselves, what will become of her when we are not around anymore? My other children say they will take care of her... When we are not around any more? My daughter is independent, she has a job, I don't need to be near her all the time, she is able to go shopping, she goes to work everyday, she has a full time job. But others..."

5. Parents and Guardians: caring for the young

Eurostat statistics for the years 2005-2007⁵ show that families with children have a slightly more chance of falling below the poverty line than households without dependent children. However, the particular category of families having three or more dependent children have a much higher chance of falling into the at-risk-of-poverty category. We have found that families may encounter various financial problems that preclude both adults and children within the household from accessing basic material and educational needs.

A head of school at Fiddien told us that some parents find it difficult to buy uniforms, to pay for educational outings or even to give a decent packed lunch to their children. A Girl Guide from Fiddien declared that,

⁵ http://epp.eurostat.ec.europa.eu retrieved on 25.05.2009.

"we have children who, when it comes to buying a uniform, for example, they buy a second hand one. Or who, when we have a camping activity, we sponsor part of the expenses." A Scout leader from the same locality told us that some do not afford to pay the membership fee for their children. In the case of single mothers the situation seems to become more difficult as we shall see in the next section.

Sometimes, the task of caring for children becomes even more difficult when one of the parents has problems of his or her own. A parish priest from Żnuber said that he met mothers who have to raise their children on their own because the husband had drug or alcohol-related problems. Similarly, another parish priest from Żnuber spoke of "a family where the mother has to raise her kids on her own because her husband is in prison."

To offset the financial burden of raising a family or for such reasons as personal fulfilment, more mothers are accessing employment. Yet this is hampered by the lack of childcare facilities. Some employers offer their own childcare facilities. An Employment and Training Corporation (ETC) official highlighted the fact that such facilities can be found at ETC itself, Mater Dei Hospital, the University of Malta, the Malta College of Arts, Science and Technology (MCAST), as well as in some private institutions. The ETC had also sought EU financial aid in order to train a number of childcarers to sustain the development of childcare provision. The corporation also offers a small subsidy of €1.16 per child per hour for parents who make use of private childcare facilities in order to attend training courses offered by ETC. The official argued, however, that childcare services are mostly provided by private service providers and therefore come at a hefty fee. This stems from the fact that the ratio of children per carer as established by law is very low and the service is thus very high in labour costs. In the case of lower income families, it would not make economic sense for the wife to go out to work since as the

ETC official argued, "Why should the mother get a job and then pay 80% of her wage in child care? The government gives about €1000 in rebates on childcare expenses on presentation of fiscal receipts. However, this does not in any way compare to the actual expenses of sending one or two children to childcare."

The ETC official interviewed highlighted the fact that government is also using teleworking systems in order to enable parents, mostly mothers, to work from home. One particular government customer service, the Social Policy Information Centre (SPIC), is operated wholly on telework. Conversely, it is taking the private sector a long time to take up this path.

Thus, it seems that, as more mothers are accessing the world of work, and in the absence of affordable child care facilities, grandparents have come to play a major role in early childhood care. The mayor of Żnuber speaks of grandparents and the extended family as the only possible means to enable mothers to access employment. But the ETC official argued that in the future even this option will come under threat. "Up till now grandparents are stepping in as childcarers. But now the grandparents are they themselves in employment, both of them. Who is going to take care of the children now? I think this problem still has to be addressed."

A head of school from Żnuber said that in the case of separation of the parents, the grandmother may be asked to give a helping hand. On the other hand, a parish priest from Żnuber argued that, sometimes it is the grandmother herself who takes the initiative. In his own words, "sometimes grandmothers feel that their daughters are not taking proper care of their children, such as when their daughter is cohabiting with a man who is not the father of the children and thus feels that the children should not remain in that house, or else when their daughter has a number of children, even five or more, from different fathers, and is not even married. And so they decide to take the care of the children in their own hands."

6. The plight of single parents

As shown through statistical data in the previous chapter, single parents are a very vulnerable category. Having to cope on their own with the upbringing of the children and at the same time trying to secure the financial means to do so is no easy feat. A Eurostat publication⁶ states that, "The main factors affecting child poverty levels in the EU are the labour market situation of their parents and the effectiveness of government intervention through income support and the provision of enabling services such as childcare. This is particularly evident in the case of lone parents, who face a risk of poverty of 46%."

Statistics made public by the Minister of Social Policy (The Times of Malta, 08.10.09) confirmed the trends highlighted in the previous chapter indicating that single parent households (mainly single mothers) were on the increase. Minister Dalli stated that "More than half of mothers who give birth when under 20 years old claim that the father is unknown... 39% of mothers aged between 20 and 24 also claim unknown fathers... The rate of births outside marriage by Maltese mothers has increased at an alarming rate in a very short span of time, from 12.9% in 2002 to 25% in 2008. One in every four births is from young mothers under 20 and 53% of these register their baby as father unknown." We will deal with the phenomenon of "unknown fathers" at a later stage, but raw numbers show that the model of father-mother-children family, although still very strong, is hardly to be taken for granted as the only family model in Maltese society.

This worrying picture has been confirmed by people working in the communities or in state agencies operating in the field of social services. The mayor of Żnuber laments that in his locality there are "young girls who become pregnant at a very tender age and then spend the rest of their lives dependent on social benefits." Similarly, a spokesperson for

the Housing Authority told us that, "Most people who seek alternative accommodation are single parents and persons who share accommodation with others." An official from Appogg declared that single parents were a major category of people who sought help from them. He said that single parents may have either gone through separation or else had never been married. In either case they had "financial difficulties, especially those who live on social assistance; and because you're single it's more difficult for you to find a job, you don't have anyone to care for your kids."

A parish priest from Fiddien told us that many single mothers in his parish depend solely on social benefits. People falling within this category, as argued in the previous chapter, are almost by definition people living below the poverty threshold. The financial and social situation is further aggravated when the single mother is a teenager. A community worker from Żnuber involved in offering shelter to homeless people said that, "her organisation deals with single mothers, who are commonly aged 14 or 15." A parish priest from Żnuber said that teenage pregnancies increase during certain festivals celebrated in his parish, including new year's eve celebrations."

As the single mother or father struggle to make ends meet, all the members of their family tend to suffer consequences. Sometimes, as argued by a head of school from Fiddien, a working single parent may have no one to look after a sick child while she or he is at work. Very often the employer will not be flexible enough to accommodate single parents' special requirements. Thus, the latter are more prone to send a sick child to school. A single parent has no less high hopes for her or his children than any other parent. However, the sometimes meagre financial means preclude the parent from investing in the informal education and socialization of his or her children. A Scout leader and a Girl Guide, both described how sometimes they have to make allowances for children from poor single parent families. By way of illustration, the Scout leader told us

⁶ Wolf, P., (2009) Population and social conditions. Eurostat. Statistics in focus. 46/2009.

how, "we have two families where the mother is caring for two children on her own. Poor soul you do not blame her. She is struggling in all possible ways in order to keep up with their demands. The two children are between ten and twenty. It's very demanding. Very often we have to help her, even financially. For example, we made new scarfs. We had to give them the scarf for free, even though they cost us money." However, both activists were also concerned that sometimes their groups are used as a respite service by single parents. While both vehemently stressed the point that their organisation not "a baby sitting service", the Scout leader was quick to add that, "one should also understand other poeple's situations. Even I sometimes am tired of looking after my daughter. So I understand these people. Sometimes my wife goes shopping and I stay with our daughter. There's the two of us struggling with her. But when you're alone you don't have anybody to rely on. So you need to understand these people. They, too, have their own needs. But on the other hand children should not bear the brunt of the situation, for whatever reason. You made them, you must take care of them. It's your responsibility."

For a single parent to find a job is not easy. As an officer from Appoġġ argued, the odds are heavily against the single parent. He said that this is especially so in the case of mothers who had just passed from a separation process, which had turned particularly bitter with recourse to the law courts rather than to an amicable process agreed between the two parts. When this happens, financial problems may become acute for the parent who has custody of the children, usually but not exclusively the mother. The Appoġġ officer argued that to start with, court and legal fees are "never ending". Sometimes fathers will try to avoid paying maintenance to their wives. At times the father gives up his job so that he would evade paying maintenance money. An official from ETC confirmed these occurrences

and said that every so often separated fathers give up their job and try to work in unofficial non-declared jobs in order to bypass court orders regarding maintenance fees. On the emotional side, a mother or a father who have just been given the custody of their children after a separation process would suddenly find themselves having to cope very much on their own with the upbringing of their children and with the behavioural problems they might have as a consequence of their own difficulty in coping with such a drastic disturbance in their family life. Financially, the single parent will find him or herself facing huge difficulties, including the legal fees and the house rent that are added on to the day-to-day expenses. The Appogg interviewee highlighted the point that all these complications sometimes lead to depression in the parents who find the whole situation too difficult to cope with. In such a situation, it is not easy to consider taking up a job. It is thus not so easy to point an accusing finger at single parents in financial difficulties, accusing them of becoming dependent on the social welfare system. Whatever the reasons, the dark side of a bitter family breakdown might be a situation where you would "visit a similar person and find an empty fridge, children going to school without a packed lunch, children who miss school when they have an outing because they can't afford it... All these things are indicative of what these children and their families have to endure."

While single parents without a stable job have financial problems to cope with their children, single parents who have a full-time job or are self-employed have problems of a different nature. A head of school from Fiddien spoke of "a single father who has a restaurant. When school is over the child goes to the restaurant and stays there with his father until the restaurant closes. He returns home in the early hours of the morning. Obviously he comes to school the next morning half asleep."

7. Vulnerable children

In the previous chapter, we have seen how statistics indicate children as a very vulnerable category. In our interviews, a number of situations highlighting the plight of a number of children have come to the surface.

Sometimes children suffer either because their parents do not have the financial means to provide for their upbringing or else out of neglect.

A head of school from Fiddien told us that there are children at his school who "regularly come to school without a packed lunch or else regularly have only a packet of savoury snacks." This was corroborated by statements made by a member of the local council of the locality who said that the Local Council was once trying to help the school to provide a proper lunch for these children. Two heads of school added that sometimes children are sent to school in very poor hygienic conditions. A head of school from Znuber said that at times children in her school are very poorly dressed. She mentioned the case of a little boy who used to be sent to school with a very thin T-shirt and without a vest during the cold Winter months. She sent for the grandfather who was the carer of the child to speak to him about this. "When the man entered the school I told him, "Look at you how you're wrapped up in your jersey." He told me, "It's very cold today." Then I answered back, "So doesn't Mary feel the cold? She's always coming to school without a vest." Quickly he replied, "But today she has a vest." And I said, "Of course she has one, but that's because you knew I had sent for you because of her!"

It's not easy to draw the line between sheer neglect and authentic lack of financial means to provide for the children in one's care. However, in some cases certain people active in the community have no doubts about it. A head of school from Żnuber says that more than material deprivation, she notices that some children "are deprived of the affection of their mother, and more so of their father." A local councillor from Fiddien

notices a number of children who never find anyone at home when they arrive from school, while others are "abandoned to their fate, roaming the streets." A Scout leader from Fiddien thinks that sometimes parents have to set their priorities right. "He [the father] sports a Rolex, for example, but his children wear a torn pair of shoes." Or else, "The mother is dressed up elegantly and the children are wearing clothes she must have received in donation."

Two heads of school pointed out that at times parents lack basic parental skills. One of them said that often parents do not know how to use proper discipline with their children. He also mentioned that some children in his school are exposed to pornographic material through the internet, and to violence on TV. Equally disturbing is the fact that some parents from the same school are addicted to alcohol or drugs, sometimes abusing of substances in front of their own children. In one case, a child managed to take a small amount of abusive substance to school to show to his classmates, without knowing exactly what he had in his hands.

Other problems are related to the children's need to learn. A head of school from Fiddien was preoccupied by the fact that "a number of children consistently never show any sign of academic progress." This may be the result of a number of situations. A community worker from Żnuber said that some children "live in families where school is not given any importance." In the words of a head of school from Fiddien, "some parents don't see any value in the education of their children." In consequence some children are regularly absent from school or consistently arrive very late at school. A head of school from Żnuber said that sometimes parents do not take any interest in their children's learning, while others are willing but do not know how to help their children.

Other children simply drop out of school at a very early age. A parish priest from Żnuber says that, "there is a widespread problem of illiteracy in the parish. Many children drop out of school at the age of 13 or 14." A

⁷ Maltese schools do not provide meals to students. Families have to provide a packed lunch.

head of school from the same locality says that sometimes children drop out of the secondary school in order to care for their younger brothers and sisters. A head of school from Fiddien says that this often happens when the parents have a dependency problem and so the older offspring step in to take care of their younger siblings.

Other have problems within the home setting. One head of school from Żnuber mentioned the chaotic atmosphere in some houses where an extended family shares one single house. "Lots of people, radios, televisions, noise... Then you expect the child to go home and do his homework. It's not that there isn't a table where he can do his work, but the table is taken by somebody else." In Fiddien on the other hand, in the words of a Girl Guide, nuclear families live in extremely small apartments. Others simply do not live at home any more, and have been put under a care order by the law courts and put in the care of a children's home or a shelter run by an NGO.

Another category of suffering children that surfaced during the research is that of children in certain families who went through a process of separation. A head of school from Fiddien says that sometimes children "get entangled in the bickering between the mother and the father who are in the process of separation." In a very sympathetic tone, a Scout leader from Fiddien, commenting on the fact that there are a lot of children from single parent families in his group, said, "Many children show very clearly that there is something missing in their life. If there are a hundred members, 70 of them come from single parent families, the result of broken marriages. Those children look different from the others. Nothing seems to attract their attention... They seem very hard to please... I imagine that they are trying to find something to fill the emptiness left behind by the missing parent but cannot find it anywhere... You can give them anything, but there's a parent missing and you cannot make up for that in any way whatsoever. This is the majority of the children we cater for."

Lastly, we encountered stories of children exploited as underaged workers. A Girl Guide from Fiddien spoke of "children who are in employment, even at fourteen years of age, in order to have enough money to satisfy their own basic needs. They start working at age thirteen or fourteen. Very often they start working illegally, for very long hours, earning a miserable pay. It's a situation also of financial deprivation, where fourteen year old children have to work in order to be able to enjoy themselves with their friends... Sometimes the parents will not be in a good financial situation, sometimes the children will want to spend beyond their parents' means, sometimes they just want to be like their peers, and they won't have enough knowhow to stand up to their employer to force him to employ them legally. We try to educate and empower them, but it's a double edged sword. It's a very difficult situation. They see their friends doing it and once they start earning money they acquire a certain amount of power, especially at that age."

8. The elderly

Eurostat figures show that in Malta in 2007, 21% of people aged 65 and over, and 19% of children aged 0 to 17 lived below the poverty line, compared to 14% of the total Maltese population. This indicates that with regards to age groups, the elderly are the most vulnerable category.⁸

Our research has found that access to financial resources are not the only problem which impinges upon the social condition of the elderly. A parish priest from Żnuber states that, "the elderly make up about 35% of the population of the parish." He recounts how most of them have mobility problems and some are actually "enslaved within their own home." The parish priest in a neighbouring parish said that elderly people are on the increase as a percentage of the parish population. "Many of them live in blocks with lots of stairs and so feel locked up in their home because they

⁸ http://epp.eurostat.ec.europa.eu retrieved on 25.05.2009

cannot go down the stairs quite often. Not even the parish church and the parish office are accessible to them." A Housing Authority spokesperson said that the Authority "offers assistance for the installation of lifts in Government and also in private apartment blocks. If living in Government property elderly persons may apply for an exchange of property in order to move to a unit on the ground floor. Furthermore, the Authority builds sheltered housing blocks which are reserved for the elderly and contain flats to suit the need of the elderly." However, the elderly are not always able to access these benefits for various reasons. A community worker from Znuber points out that "In most blocks it is not possible to fit in a lift, and so these people cannot benefit from government aid to install a lift. The Housing Authority sometimes gives them the possibility to exchange their flat for another one on the ground floor, but the elderly usually prefer not to part with their home or to move out of Znuber." On the other hand, a local councillor from Fiddien says that even if the elderly do not have mobility problems, they prefer not to leave their houses in the evenings because they fear break ins.

9. Exploited people

At times, living in conditions of poverty is linked to situations of exploitation of the more vulnerable. A local councillor from Fiddien said that in the recent past there was a group of foreign women living in his locality who were being exploited for prostitution purposes.

Another category of exploited people are those who fall victim to usurers. As already seen, instances of usury are at times related to both financial hardship endured by people who cannot make ends meet and borrow money to satisfy their most basic needs, as well as to the phenomenon of the proliferation of gambling shops around Malta and Gozo. A parish priest from Żnuber said he knew of people who because they had fallen victim to usurers, "they are afraid to leave their home,

they fear that the usurers will harm their family, so they live secluded in basements and come out only during the night to avoid being seen."

A parish priest from Żnuber points his finger at another vulnerable category in his parish. He added that there are a number of mothers whose husbands or partners make them pregnant for a number of times and then simply abandon them. The mothers then will have to face the difficult situation of raising their children on their own.

10. Prisoners and ex inmates

Prison-out-prison. Prison-theft-prison. This is how an ETC officer described the life of some prisoners who do not really seem to reform themselves after a term in the Corradino Correctional Facility. It is either because they do not find the will power to pull out of their troubled lives, or because the prison organisational structure is not functioning really as a *Correctional* facility, or else because the society at large is not really helping prisoners to integrate themselves once their term is over. Most probably, it is a combination of two or more.

A parish priest told us that a woman in his parish was finding it very difficult to get on her feet because she has to cope on her own with the upbringing of her children since her husband is in prison. A woman whose former partner was in prison told us that she just couldn't accept the fact that her partner did not want to reform himself. In her own words, "He would come home and tell me that the prison was his home because there he just didn't need to bother about anything." This might be a combination of lack of willingness on the part of the inmate or else a malfunction of the prison system that may be debilitating the inmates rather than empowering them.

On the other hand, society at large might not be doing enough to help prisoners either. The official from the Housing Authority said that, "Ex-prisoners rarely apply at the Housing Authority for alternative

accommodation." An officer from ETC told us that the state financed ETC training programmes for prisoners. Moreover, they help inmates to make good use of the possibility to take prison leave during their last three months of their prison sentence by offering them the chance to get work exposure through one of the various ETC job placement schemes. This is done so that "there will be a smooth transition between the prison and the workplace. Otherwise prison-out-prison, prison-theft-prison." It seems that this system of training programmes is having a fair degree of success. The same official said that in 2008 the corporation had managed to "place 29 ex convicts on the Bridging the Gap Scheme. They were ex convicts or convicts on prison leave. One was placed on the Active Youth Scheme. Six were placed on the Work Start Scheme... We do not get hundreds of these people. We found a job for twenty three and another thirty six are on work exposure schemes. That means thirty six plus twenty, which is quite a number." Asked about the retention rate of ex prisoners who are helped to find a job on leaving prison, the ETC official did not mince his words.; "There are success stories and there are relapsers."

It is not always easy for prisoners to find a job at the end of their prison term. A mother whose partner had minor drug offences in the past said that he "tried to get on his feet but couldn't because whenever asked about his past [by would-be employers] he mentions that he had a drug case and doors are suddenly closed in his face." The ETC official confirmed that ex prisoners suffered from stigma and employers "do not trust them... An employer will refrain from employing someone who has been convicted of theft." The ETC adopts a policy of not divulging any personal details to employers about ex convicts who are on the ETC's list of people looking for work. However, "Certain employers ask for a police conduct certificate. This is the greatest drawback which these persons have. Although they are trying and seeking ETC services, and we are providing certain services, the Police Conduct certificate gives them up."

11. Immigrants

Sub-Saharan immigrants leave their home (or whatever remains of it) and travel up to the North African coast, and set their eyes across the Mediterranean. Some of them end up in Malta. At times, they arrive in small boatloads of a few tens. At other times, they come crammed in their hundreds on larger vessels. Very often they reach our shores after having witnessed the death of their travel mates along the way. It is very hard to establish the number of irregular immigrants presently staying on the island. But it seems there are a few thousands. In our research, a question came up: why do these boat people make the voyage in spite of the huge numbers who have been swallowed up by the waves?

Three members from as many different NGOs working with irregular immigrants in Malta all said that leaving Africa was not an easy choice. Immigrants leave their homes because they are forced by circumstances to do so. One interviewee told us, "I believe that they all have a good reason for migrating from their country. They cannot just leave because they want to, but because there'll be some reason like political problems, tribal wars and so many other reasons." The risk, as the figures of the number of people who do not make it to shore clearly indicate, is huge. However, in the words of another official, "As long as the problem continues, they will keep taking the risk." On the other hand, there seems to be the attraction of the affluent North. A third official from another NGO active in the field argued that, "Yes they will keep taking the risk because they believe that Europe is the best place for them to go. Not because they want to go, but because they know that they can find a better life here. And you know how desperate they are; as long as they are desperate they will keep coming." He continued by saying that it is very unlikely that the tide will stop. It will only abate when we, in the affluent North start "looking into Africa's problems and helping them to solve its problems."

What kind of relationship has the Maltese population at large

established with sub-Saharan immigrants? An official from a trade union told us that in her opinion, "There are very few black people in Malta who actually receive proper treatment." This is probably compounded by the fact that the Maltese people mistakenly associate all Africans with Islam. The following story we witnessed in person is just one example. In April 2009 a group of Black African Christian Orthodox immigrants had secured the use of a Catholic church in a Maltese town, put at their disposal by the officiating Catholic priest, so that they could celebrate Good Friday. In the Orthodox calendar, Good Friday falls a week after the Catholic Good Friday. The group gathered in the church and before entering for the service they were organising, they took off their shoes and left them on the steps leading to the church, as is their custom. This happens to be also the custom with Muslims before entering their mosque. Two other Maltese people stopped in front of the church looking at the unusual sight. One of them, on seeing black people praying inside and shoes on the stairs outside actually made the wrong connection and exclaimed almost bewildered, "This used to be a church. God! They have turned it into a mosque!" They had not even realised that the Black African person standing in front of the altar inside the church was holding a six foot crucifix in his hand while the others were bowing in adoration!

Another trade unionist thinks that xenophobics tend to be much more outspoken in Malta, and this gives the impression, which might be wrong, that they are voicing the general feeling on the island. He even questioned the legality of comments put down on blogs over the web, especially those related to a particular well-established newspaper, "by individuals who are pretending to talk for the entire population." In his words, "we have the freedom of expression but you have the responsibility to express yourself properly..." Allowing racist or xenophobic comments to go by unhindered may lead to their legitimation in the public domain while instilling fear among those who on the other hand are sympathetic to the

plight of irregular immigrants from sub-Saharan Africa. The same official argued that some Maltese "are very accepting. Some are very supportive. Some are actually very humane. But they feel that if they speak up, then their neighbours and their friends will actually vilify them, that they will be looked down upon for speaking up for the black people... Politics are turning right, across the board, we know that. But we don't have to follow the herd."

It seems that government needs to do more to foster a climate of understanding between the Maltese and irregular immigrants. A member of an NGO involved with immigrants told us that, "...in the hospital; if a migrant is taken there [from a detention centre] for any treatment they handcuff them before they take them there. What will the people say? They will say these people are thieves or armed robbers." Similarly, the message is being passed that irregular immigrants are children of a lesser god and it is acceptable to treat them as if they were an inferior race. Another official from another NGO giving a service to immigrants mentioned the example of the Marsa Open Centre for irregular immigrants. The centre used to be a secondary school for Maltese boys. Both teachers and students are known to have vociferously complained about the fact that the place was too close to the Marsa power plant, and the contaminated fumes from the power plant's chimneys made the air in the school unbearable. The school is also in a dilapidated area known for prostitution, on the outskirts of the quiet town of Marsa. Finally, the government gave in and closed the school. Hence, in the official's words, the argument is, "are immigrants not as human as the same Maltese students that were stopped from using that place?" The very concept of a segregated and ghettoized open centre is put into question. As the same official argues, "If they want to help immigrants to have a brighter future they should not put them in a ghetto. Rather, they should put them in a better place that will make them realise that yes, they are really free from detention."

The ghettoization of the immigrants in three open centres is not helping their relationship with the Maltese either. The impact on such towns as Birżebbuga and Marsa, even on the visual landscape, has been strong. For example, in Marsa immigrants crowd on the roundabout that marks the boundary between the open centre and the town, waiting for a truck to pick them up for a day's work. While the residents of Marsa and Birżebbuga feel flooded with foreigners who have come to live on the outskirts, and also in the centre, of their towns within a very short time, other places of the island are virtually free of immigrants. This concentration of immigrants in a very small number of places is leading to hostility towards immigrants in the villages around the open centres and utter indifference in the rest of the island towards the problems of both the immigrants and the Maltese people who feel that the social life in their town has been unjustly disrupted. A volunteer from an NGO providing services to immigrants said that the concerns of the Maltese living in proximity of open centres is wholly justified. He argues that the whole situation is compounded by the fact that both the media and the authorities are "not informing the public on the real situation."

Finally, there's the way irregular immigrants' civil rights are being tramped upon. As soon as an irregular immigrant lands on the island, he or she is taken to a detention centre. As one West African immigrant put it, "when you arrive in Malta you will be given a booklet of rejection and a booklet for you to seek asylum." If you are given asylum or humanitarian protection status, you will be out of detention within one year. If your plea is rejected, you may appeal. This may prolong the stay within detention beyond one year. However, irrespective of the outcome of the appeal, you cannot be detained for more than a year and a half. From there you can go to an open centre. The same immigrant illustrates what happens there:

"In the open centres there is a register where migrants must register his or her name three times a week. But if someone does not register for a period of two weeks, he/she will be expected to pay an amount of money for those two weeks before being allowed to register his or her name again. But failure to pay this money would mean that you would be turned away from the open centre; they will consider you as a worker with a permanent job who has to go and get a house to live in."

Others are being told to leave the open centre because their request for asylum has been rejected also on appeal. This would leave them without the necessary legal entitlement to remain on the island. In such a case, in the words of another tradeunionist,

"People are now being told that if you're a double reject you're only allowed a period of three months then you must leave [the open centre]. As soon as you leave you're not allowed to have four euros forty six cents I think, every day. So after three months all people who are not entitled to temporary humanitarian protection or asylum have to leave the Open Centre. So therefore if I'm a double reject, what am I going to do? [...] I might be able to find a flat of friends who've got jobs. I can't stay there forever. My dignity won't allow me to do that. And all the time there's more people coming. How many people do you need to put into a flat before the landlady says "hang on you're only paying a hundred euro, I want two hundred or three hundred."

A West African immigrant said that no immigrants have been evicted until now. In her own words,

"The open centre is made for the migrants who came by boats. There are no time limits in the open centre. People go from the open centres because they don't want to remain there. The fact is when you have a job then you must leave the open centre. But if you don't have a job you are allowed to remain in the open centre for as long as you want until you find a job. It does not matter whether you have one reject or two rejects or whether you have refugee or humanitarian status." This seems to offer some kind of very elementary security, at least that of having a bed and a roof. If double rejects start being forced out as the tradeunionist said, the leap from relative poverty to absolute poverty would have been made in earnest.

What are then, the immigrants' real needs? In our interviews, the volunteers or employees of the NGOs providing services to immigrants expressed in various ways what they think the needs of the immigrants are. One said that immigrants need acceptance, not only because "they are created by God" but also because "we need them." Another person working in the field said that immigrants have special medical needs that have to be seen to. On the other hand, another person identified freedom as the immigrants' major need. He said that they want the freedom to be able to "speak to their family and when they come out from detention they want to get a job and a good place to stay. Some of them want to bring their family to be with them. The greatest need of those who have protection is to be united with their family which cannot be possible; even though you have a refugee status you can't bring your family." In this person's opinion, the greatest affront to immigrants' need for freedom is detention. In his words, "if they want to assist migrants, they have to abolish detention completely."

In the words of an NGO employee, for any progress to be made in order to meet such needs, government has to "adopt a positive policy

towards migration and particularly when it comes to informing the public about the situation of migration and educating the people about migrants." However, what is most important is to enter into a dialogical relationship with the immigrants themselves. The argument could not be better put than in the words of a Nigerian immigrant who said, "Well, I would say you cannot prepare me a food without asking me what I want. It's something very unacceptable. If you give me something or you are trying to help me without knowing what I want, you just go ahead to do something from your mind, it could be out of generosity, it could be out of kindness, or out of love..."

12. Concluding: The poor are not the wretched of the Earth

During the interviews, loads of positive qualities found in people living in distressed conditions have surfaced. A parish priest from Żnuber held that "the people of Żnuber love their family and live in very compact family groups." A local head of school added that the people of the same locality love their children to a great extent. A parish priest stated that he has never known of a family who has banished a teenage mother from home because she got pregnant.

Similarly, a parish priest from Fiddien remarked that most of the people who go to the parish office to collect food handouts are generous people who share whatever they have together. He mentions as an example how a woman who had just got a hamper of groceries from the parish office, went out and met another mother who was in the same distressed situation, and decided to share with her the hamper she had just got.

Concerning immigrants, a head of school stated that, "although there are different ethnic groups at school, the incidence of racism is very rare." Similarly, a parish priest from Żnuber said that in his parish, "there are only two families of refugees, whose children were also altar boys in church, and they were very well received by the community."

With regards to the relationship between poverty and children's performance at school, a head of school from Fiddien stated that this has to be analysed in depth, but speaking from experience she said that "not all those who have social problems have also problems with their studies."

On a similar note, an Appogg agency official stated that certain single parents who are just coming out of a difficult separation process "are better skilled and resourceful and manage to cope with the situation." And again, a trade union official commenting on the fact that there were times when African immigrants were sleeping four or five to a bed in an open centre, said he found it "absolutely amazing... the amount of stability, dignity, that these people hold to themselves... In the condition they were living in, if I had one hundred Westerners in there it would have been a chaos."

Blogs on the websites of Maltese newspapers sometimes carry blanket statements blaming single mothers for their sorry plight. At other times, they publish angry comments directed at African immigrants who vent their anger at the pitiable situation in crowded detention or open centres by organizing protests which sometimes end up in riots.

It is very easy to corner victims into helplessness and then rubbish them when they retaliate after finding themselves in unbearable situations. The fact that some of our poor do manage to get back on their feet does not mean that those who do not make it are just foolish, incompetent or lazy people. Blaming the victim is a very easy way out for us who should feel responsible for all in our society. The state should empower people to help themselves but also make sure that those who find this difficult are actually helped to move forward and catch up with the rest. The victims' helplessness in the face of difficult overwhelming situations is no excuse for the state or the civil society to shirk their responsibilities of stretching out a caring, helping, and empowering hand. The way we engage with the poor becomes the measure of our humanity.

2.3 Swimming upstream: Factors that aggravate the plight of the poor

1. The inadequacy, the use and the abuse of the social welfare system

During our interviews we have found out that there are a number of variables which compound situations of poverty and exclusion. In this chapter we will delve into these variables and see how the situation of a person living at risk of poverty can actually slide towards poverty.

1.1 Accessing benefits

A community worker from Żnuber argued that some people in need do not know where to seek help. "They need someone to guide them and tell them where to seek help." In various localities, *Appoģġ* agency has opened community centres that function as a one-stop-shop for community services. Such centres also link people to NGOs who work in the field of poverty and social exclusion. The mayor of Żnuber and a local councillor from Fiddien expressed their wish that *Appoġġ* would open a similar centre in their locality since this would enable people to access services more easily. However, there seem to be problems for this to materialize.

Children are a very vulnerable category when it comes to accessing services since, for better or for worse, they are at the mercy of adults. A parish priest told us that the parish organisation might have difficulty to reach out to children in need. "Parish priests come to know children who have problems through religion classes. If the parents do not bring them to these classes, this becomes very difficult." The same sentiment was expressed by a head of school from Żnuber who said that, "it may be the case that there are children in our school who have very serious problems but the school is not aware of them."

Others may not know whom to trust. A parish priest from Żnuber told us that sometimes people may have problems with the police and so may find it difficult to open up with people they do not really know. Some other times they may have serious financial problems. For these reasons, according to the same parish priest, "they find it difficult to trust a lay person, and find themselves more comfortable talking with the parish priest."

Some people are put off by the kind of service they get. A parish priest from Fiddien argued that sometimes people do not want to have anything to do with social workers from state agencies because according to him, "these change very frequently and anytime this happens, they (clients) have to start telling their stories all over again." A person from *Appoġġ* said that the agency had passed through a particular time when there was a particularly high turn over of staff but said that things now have been resolved and the service has got back to normal.

Others are so overwhelmed by the situation they find themselves in that they are shy to come forward and ask for help. A person from *Appoģģ* said that, "Those who are least likely to ask for help are those who are in dire need of it, because they are too shy to speak about their problem." The same argument was put forward by a person from the Department of Social Services. Speaking about her experience in dealing with people calling at a Social Services district office, she said that, "Nowadays, after twenty years working with the public, I'm able to tell from the look on his or her face if a person is genuine or not... Time has shown me that whoever is genuinely in need will be so shy because of the situation he would have found himself in, that he would not even ask for help. He would not come forward. You will have to know: this person is entitled to this, and this person is entitled to that. And you will be amazed by the appreciation they show. Quite oppositely those who aren't entitled to anything will come asking for everything!" A person we interviewed and

who was still trying to get to grips with problems of finding a job for him and his partner and was thus living on social assistance argued in a very similar vein. "Those who go asking for help are either desperate people like myself, because I'm asking for help, or else are shameless people who want more than they're entitled to. Because those people who are living a decent life and overnight find themselves in difficulty will be ashamed of asking for help." One reason for this behaviour is the fear of being labelled. As a person from Appoġġ argued, "The very fact that you came to Appoġġ [to seek help] labels you. If you come to Appoġġ you must have a problem."

Other people simply do not care to seek help because they feel that the situation they are in, is so hopeless that there is nothing they could do about it. This is very often the case with people suffering from domestic violence. A person from Appoġġ said that, "If we take, for example, people suffering from domestic violence, they feel so helpless, they feel there's nothing they can do, that they don't find the energy and the motivation to contact us and call us. In fact we find that whenever we do an awareness campaign, on TV or on radio, incoming calls increase." This was confirmed by a mother we have interviewed. Speaking about her ordeal at the hands of a violent partner she said that she was very reluctant to seek help. "For me to seek help at Appoġġ it had to be a friend of mine who pushed me to take the step. Otherwise I would still have been in the same situation."

Many people who seek social welfare services from *Appoġġ* in particular, are also people who have financial problems and so rely on free state aid. As our interviewee from the state welfare agency explained, "The people we have on our waiting list are there because they do not afford to buy the service from elsewhere. So they will find themselves in dire straights: they need a psychologist but they don't have the money, and so they will have to wait." Very similarly, an interviewee told us, "I'm seeing a psychologist at the hospital. But it's a long waiting process.

There's need for more people of this kind. I should see a psychologist once a week at least. I need that, I know. But I only see him once every month or maybe once every six weeks." The person from *Appoģģ* said that the psychological service has the longest waiting lists. According to her, "This is a back up service for other services... A social worker from a particular unit might refer a person to the psychologist. But the waiting list is of great concern to us. People need the service now. They come to us with certain expectations and if we do not satisfy those expectations they will be disappointed. But we have limitations and we can't do otherwise. At the same time we can understand people's disappointment for not getting a proper service."

1.2 Problems of the service provider in providing the service

At times the state agency itself might have inherent problems in providing a service. As already mentioned above, *Appoģģ* may have a dearth of psychologists which hampers the agency from giving the appropriate timely service to those who seek help at the agency's offices. Similarly, a head of school said that the Directorate for Educational Services has problems in providing psychological services to students in need of the service because of a shortage of staff in the relevant department of the Directorate.

A Housing Authority spokesperson said that, "The available housing stock [of the Authority] does not permit to allocate alternative accommodation to every person with social problems, but the Housing Authority offers assistance also through rent subsidy to those persons who rent from the private sector."

It is necessary also for the service provider to win the trust of the people in order to be able to give those most in need a proper service. The interviewee from *Appoġġ* said that, "We have to be available to people. We are trying to move towards a more personalized service, be with the

people and get to know their needs in a way that our service will become more related to their needs. And this is why we need to move into the community. But we have to take our time to get used to the community and win the people's trust. Without that trust people will keep away from us."

1.3 Abuse of the system

A number of people working with those in need, being from parish NGO and state structures, have highlighted the fact that a number of people abuse the welfare system. Whenever a person is caught abusing the social benefit system, that person is portrayed as a typical service user rather than the exception to the rule. This in itself is another problem for the genuinely poor since the neo-liberal discourse which seems to have become prevalent today depicts all those benefitting from social welfare services as typically lazy people who pry upon the services funded by the honest tax payer.

Most of the persons we have interviewed from both the state and the voluntary sector seem to be very sensitive to poor people's needs. But at the same time they are very angry when people try to abuse the services they and others provide. They also tend to interpret people's thorough knowledge of their entitlements with suspicion. Thus, one parish priest argued that some needy people in his parish know what to do in order to benefit from the different social benefits which they may be entitled to, and know how to do their sums and how to make the best out of the different benefit schemes. Similarly, a person from the Department of Social Services said that, "When they present themselves in front of us they know exactly what they're after. They would know their entitlements inside out." These two interviewees seem to imply that the attitude of somebody who is expertly knowledgeable with regards to his or her entitlements pertains not to empowered people in the positive political

sense but to people who get to know the system dangerously well in order to know how to beat it. They seem to put this in juxtaposition to the attitude already highlighted above of people who are genuinely in need and who depend on those at the front desk to tell them what they are entitled to.

The person from the DSS said that sometimes lawyers try to find loopholes in the Social Security Act in order to maximise the benefits a person may get from the Department, sometimes even by phoning the Department in order to see what social security benefits may be available for their clients. The person seeking help at his or her lawyer's office might see this as a way out of poverty which those in need may try to walk, seeking the help of professionals in order to beat a macro system which is pushing them against the tough wall of poverty. But the person we interviewed considered this as an abuse of the system, thus probing, "Are the lawyers doing their duty properly? Why do they phone me and my colleagues in order to ask: is she entitled to anything else? And I reply: Take the Social Security Act in hand and read it! Don't ask me how to abuse the system!"

Similarly, another parish priest said that sometimes people call at his office to ask him to write a letter attesting to their financial problems so that they can present it at the office of the Community Chest Fund (a charity fund administered by the office of the President of the Republic) in order to ask for white goods such as a fridge or cooker. At times he feels he is being exploited by people whom he knows are not really poor and are only intent on abusing the Community Chest Fund aid schemes. He said that in such cases he refuses to write any such letters and will then have to face the anger of his parishioners.

A parish priest as well as the officer from from the DSS mentioned how sometimes married couples where both partners are unemployed seek and obtain court decrees attesting to their being separated in order to get higher social benefits. As the Social Services official pointed out, when an unemployed couple gets a separation decree from the law courts they will get higher social benefits because in a case where the mother is officially recognized as the custodian of the children, the father will get the unemployment benefits of a single person while the mother will get the unemployment benefits as well as the maximum amount of children's allowance together with the single parent allowances. And all this happens when, notwithstanding any legal proceedings, the couple continue to live their former life of a couple sharing the same house and the same matrimonial bed.

The person from the DSS highlighted the case where sometimes people benefit from a particular scheme by abusing a blatant loophole in the Identity Card system. In her words, "When a young person gets a job he changes his ID card in order to change his home address putting that of his grandmother instead. He does this so that his unemployed father will not have his unemployment benefits reduced on his son's finding a full time job. As soon as the youngster becomes unemployed he changes his ID card again to put his father's address back on it so that the father will get an increase in the unemployment benefit." He will be able to do this, even if he has lived always in his father's house, simply because the officers at the Identity Card office do not have the means to check where the person really lives but simply rely on the information supplied by the person applying for a change in his ID card. In her words, "I can go right now to the the ID offices and tell them: I've changed my address to 21, Baker Street, Mdina. And they change your ID card. As simple as that. You go there the following week and you tell them: I don't live at 21, Baker Street, Mdina anymore. I've moved to 21, Confectioner Street, Mdina. And they change your card again."

According to the same official, this might be creating a culture of laziness in young people. As she explained, some of them, mere school

leavers, change their ID card to put their grandmother's address on it in order to get the social benefit of old people's carer rather than go and find a job. Or else he puts another address on his card to show that he is living on his own so that he would be entitled to full unemployment benefits, even if he remains in his parents' home all along. On the other hand, she argues that sometimes the social benefit system itself is unfair with certain categories of people and this drives them to find loopholes in the system itself in order to get some financial help until they get back on their feet. As an example she mentioned the situation where an unmarried person still living with his or her parents becomes unemployed. "I will be given unemployment benefits for six months and that's it. Nothing more. So what would I do? I will become a carer of my grandfather or grandmother... I will substitute the address on my ID card with that of my grandma and say I'm taking care of her as my full-time occupation. Or else I would say I've quarrelled with my parents, and had to go and live somewhere else and so I become entitled to further unemployment assistance because I'm living in a different house..." Thus, she claims, it is the unfairness in the system itself which makes certain categories of people to try and abuse the system.

1.4 Curbing abuse

Both the official from the Department of Social Services and the official from ETC argued that it is not easy to curb abuse of the welfare system. The DSS official argued that the department's inspectorate carries out inspections in private homes but this usually happens when the department is tipped off by the general public or by suspicious department officials working at the front office.

Both officials were, however, very wary of getting with the flow of common arguments that social benefits should be cut down to curb abuse. The DSS officer was of the opinion that, "if you cut down on social benefits

you will create a problem... Genuine people will not live on unemployment benefits... You cannot cut down on social benefits, because genuine people who depend on them rather need an increase." The ETC official argued in a very similar language. "The solution is not easy to find... Increase the minimum wage [in order to entice people out of unemployment]? No, because of the competitiveness of industry. Reduce benefits? No, because people living on benefits must live a decent life." The only solution which the DSS officer could come up with was to "have a good inspectorate in order to eliminate abusers."

2. Life skills, attitudes and values

During our interviews, we have seen that many interviewees who were service providers from both the state and the NGO sector, have made reference to various life skills necessary to lead a decent life as well as attitudes and values which determine certain choices made by people who find themselves in difficulty. In some way, it is being implied that there is a category of poor people whose condition is the result of their lack of necessary skills, their "faulty" attitudes and values that unavoidably lead to "faulty" choices in life.

2.1 Values: what is of value to me? What's worth spending my meagre finances on?

A parish priest argued that his parishioners' main problem was "bad financial management. Those who are truly poor because they do not have any money are very few. Most people might have problems in their priorities related to the spending of money and to the upbringing of children." To illustrate his point he speaks of "A house which is almost empty but then there are four televisions in it. It is very rare to find a family where the children do not own a mobile phone, a computer, a playstation... where the family does not own a car." A community worker

from the same locality similarly depicts situations where people "own a microwave and a food processor but do not have any food." The parish priest further illustrates his point by arguing that, "For [young] couples the wedding is not a ceremony that can be done privately, but something that has to be done with all the pomp, and thus the expenses involved would be beyond their means." A neighbouring parish priest concurs with him and is more specific in his judgement. "People end up living in a certain kind of poverty because there's no good sense in the way they manage their money. They spend a lot of money in bingo, lotto, alcohol, purchasing of mobile phones, cigarettes. Their priorities are wrong." It seems that the question is: What is of value? If I have a limited amount of money at my disposal, how am I going to spend it in a way that I satisfy my family's most important needs?

In the opinion of the ETC official, it is clearly a question of values. In his own words, "you would see people who, judging by their homes you would say they're poor, but then they'll have €1000 worth of gold bracelets on their wrists. So the problem is the values in their mind and not money in their pockets. So what you should focus on is: what is of value to them." He further illustrates his point by arguing that some of the people they work with would object to having to go regularly to the nearest job centre to meet the job advisor since this would entail having to pay for the public trasport in order to get to the office. Others would object for having to pay for the public trasport to get to the central bus terminus at Valletta in order to get a minivan provided for free by ETC to get to the ETC's head office for training which is also provided for free. He said he could not understand such objections. "Do you understand the value of training? You're going to pay for one part [of the trip]. We're going to pay for the rest. But at the end you're going to get a certificate which may help you to get back the two euros you're going to spend [to pay for the bus to get you to the Valletta bus terminus]. It will help you to get a proper wage. There's

a mental mindset... These are fully normal people. I'm not saying there's something wrong with their brain. But their values are different. If they have one thousand Euros in their pockets, they will invest them in a car or motorcycle or in gold, not in a book." The words he uses show frustration on his part, genuinely believing in the training programmes ETC devises to help people work their way out of poverty. He also vents his frustration by vehemently questioning the way they spend the money available to them. On the other hand, he somehow acknowledges that these people have a right to have 'different' rather than 'wrong' values. He also uses the word 'investment' to describe the way they spend their money on things which he thinks do not help to get them out of poverty.

The person from *Appoģġ* went a step further and said that it is difficult to judge these people regarding their way of spending the meagre finances at their disposal, firstly because it is a question of lack of basic budgeting skills. Secondly, we have to understand that poor parents love their children as much as other parents do. "And genuinely, they don't want their children to look as if they have something less than other children. So, if other children have a playstation, they want their child to have one, even if they don't really afford it."

A member of a community based organisation went even further and argued that her group, "does not feel to be in any position to be able to judge the values embedded in the upbringing of the children [we work with]. They may be different from those of the volunteers themselves, but this does not mean that they can judge them as being negative or positive. We also believe that these values are not an intrinsic characteristic of the people living in Żnuber, as if they were a genetic legacy, but they are rather the result of different factors, including the history of Żnuber, the stigma of the inhabitants of Żnuber and the exclusion they have suffered, having been abandoned by institutions." She goes on to argue that "state agencies working with these people should strive to understand the

culture of these people and fit into it rather than the other way round, that is, simply expecting that people do away with their own culture and accept anything that comes down from the state agencies."

Similarly, a parish priest was of the opinion that "notwithstanding the fact that the local council has the good will to help, it doesn't have the means." At the same time, he questioned the values which determine the ways the local council spends its money. "The council should spend its money on the people rather than in buildings and bill boards."

The person from *Appoģġ* seems to take a middle road approach saying that what they do at their agency is to, "help these people to become aware of the problem [of having to spend their money wisely] and trying to help them to understand their own problems, and then slowly lead them to take the decisions they need to take. It's very difficult." It thus seems that understanding people's values in a socio-historical context, as the person from the CBO argues, and helping people to engage with their values, rather than romanticise them, offers an alternative, albeit difficult, way forward.

2.2 Attitudes. How's life down under?

From our interviews it became very evident that poverty is very often associated with an attitude of helplessness and resignation. A social worker told us that among his clients there were "people with very high expectations who, however, lack the serious commitment needed to fulfill those expectations." On the other hand, he also states that most people of Żnuber "somehow resign themselves to the fact that they will never own a house, and think that the home must inevitably be provided by the government." Similarly, the mayor of the same locality said that many people in his town have very low expectations in life. We have also seen how *Appoġġ* find it hard to reach out to people suffering from domestic violence because at times the victims feel utterly helpless and almost

resign themselves to their fate, finding it very hard to find the motivation to ask for help.

A parish priest from Fiddien thinks that once people get entangled in processes that lead them into poverty, they get demotivated and put on an attitude of "live the day, tomorrow we'll see." This compounds their problems and makes them worse. The person from ETC was of the same opinion. He argued that people in unemployment need to get a job not only for financial reasons but also to pluck up courage and start facing daily chores with the necessary motivation. In his own words, "a job does not only provide you with more income...But there's the dignity of the person. You socialize with others, you get into a routine. Otherwise you drift into not changing your clothes, not getting washed... Some fall into apathy and depression. We come across people looking for work who tell us: during the first months in which I was registering for work at ETC and looking for work, I was quite enthusiastic about it; but as time rolled on, I started losing faith. That's the discouraged worker effect. And we're afraid some even stop registering for work, arguing that: if I haven't been able to find a job in six months, then I'm never going to get one. And that's worse."

3. Children: always at the wrong end of the stick

When children suffer, whose fault is it? Is it the values and attitudes of the parents, or the values and attitudes of agencies offering a service? Two heads of school and a community worker all argued that sometimes children are set on track to occupy the lower rungs of society because they do not do well at school as a result of the fact that their parents do not think that school is important for their children. A head of school put the blame of students' failure at school squarely on the parents. In her words, "The children of Żnuber are not ignorant from birth. God does not send all the ignorant ones to Żnuber. The problem lies in the upbringing

they receive from their parents." A community worker said that there are children in his locality who "very rarely go beyond the confines of their town," with the underpinning effects on their upbringing and education. Another head of school lamented the fact that in certain times of the year when the locality celebrates one of its main festivals, absenteeism reaches absurd levels, "with certain children absenting themselves from school for three whole weeks." This situation is worsened by the claim that certain doctors "issue fabricated medical certificates to cover up unjustified children's absenteeism." A head of school was of the opinion that some parents in her school lacked proper parenting skills, and this was having a very negative effect on their children's performance at school. In a similar vein, a parish priest commented that "families from certain quarters of Żnuber have the tendency to have many children, 5 or 6 in a family. It might be that some of them lack any family planning education." A head of school summed up the situation of certain vulnerable parents by stating that, "the problem for a wide spectrum of parents is their priorities and their choices in life."

Arguing from a diametrically opposed standpoint, a volunteer from an NGO working with children in one of our surveyed localities contended that it was the state agencies who were failing the children. And she mentioned the school as an example, arguing that "sometimes the school simply gives up on these children and on the possibility that they might some day succeed. The children themselves, when talking with our volunteers, show that whoever teaches them has lost all hope that they might some day learn anything. As a result, the volunteers feel that some of these children lack even basic skills that they are supposed to learn at school." It's as if the school declares these children "uneducable" in order to shirk off its responsibility towards them. Lorenzo Milani and his students came to the same conclusion when pondering about a similar

situation in Italian schools in the immediate post-war period characterised by the school success of children from rich families and the chronic school failure of children from poor families. Addressing an imaginary teacher, they argued,

"You say that you have failed the cretins and the unwilling. So you maintain that the will of God is that the cretins and the unwilling are born in the homes of the poor. But God does not do these spiteful things to the poor. It's much more likely that the spiteful one is you." (Borg et al, 2009, p.78)

The heads of school themselves admitted the fact that the school might be failing the children in various ways; but they also argued that they needed more resources to meet the children's needs. One head of school questioned her own school's ability to be sensitive enough to the children's needs, arguing that "there may be children experiencing great difficulties and the school is not aware of them." She also argued that the Education Directorate offers services to children with learning and behavioural difficulties but the number of counsellors and social workers of the Education Directorate is too small to cope with the demand for their services. This argument was confirmed by the other head of school who said that, "the school has the service of a speech therapist, and of a counsellor who visits the school once a week. The counsellor gives a very useful and effective service but she needs to visit the school more often. The school also has the services of an inclusion coordinator. The Education Directorate also provides the services of a psychologist but this service is very inefficient because of a shortage of staff in this particular department."

A head of school questioned the sensitivity of the college system to which her school belongs to with regards to people's needs. She spoke about how the college to which the school belongs is going to introduce

new uniforms. She thought that this could cause hardship to many parents who would not be able to fork out the sums for the new uniforms, implying doubts over whether who is devising the new uniforms at the centre of the college administrative set up was sensitive enough to the financial situation of the parents on the periphery of the system.

Education cannot solve all the children's problems, because as schools are educational institutions they are in no position to address systemic socio-economic problems that force families to live on the poverty line. But as Freire argues,

"progressive educators know very well that education is not the lever for the transformation of a society, but they also know the role that education plays in this process. The efficacy of education rests on its limits. If education could do all or if it could do nothing, there would be no reason to speak about its limits. We speak about them, precisly because, in not being able to do everything, education can do something." (Freire 1993, pp. 24-25)

It is the responsibility of the State to see that schools do that 'something'. It is society's business to ensure that schools do not reproduce the inequalities found in society at large but rather contribute to address those imbalances in society which force children and their families to lead a miserable life out of school.

4. Social inclusion: securely in, securely out

Inclusion is another factor which impinges upon people's access to the means which enable them to lead a fulfilling personal and social life. Skimming through the blogs on newspapers' internet sites, whenever a news item related to immigration comes up, bloggers tend to argue that immigrants are a threat because in their supposedly overwhelming numbers they are a menace to Maltese life and culture and to national security. Very often arguments centre around the notion that Maltese society is a homogenous monolithic community, characterized by shared values and norms, a harmonised community life whose various parts are glued together by a common religion, culture and political set up. The notion of *community* itself is a very contested one. Shaw highlights the fact that on the one hand the term is grounded in notions of unity, commonality, similarity, sharing. On the other, it denotes difference between those who are in and those who are out, creating a net distinction between insiders and outsiders to the group. When the members of a community are more interested in seeking similarity, the different outsider becomes an unwanted intruder, to ignore at best, to resist, seclude and oust at worst. When the members of a community are more interested in diversity, the different *other* becomes somebody to be concerned about. (Shaw, 2008, p.29)

Some quarters of Fiddien have inherent problems of inclusion because in the words of a parish priest, in those quarters "a large community has mushroomed in the area, completely new, which has not been able to foster a community spirit among the residents who have come to live there from other parts of Malta." A local councillor expressed his concern about the fact that "the peripheral quarters of Fiddien are attracting broken families and homosexuals," becoming a sort of safehaven for people who did not feel comfortable in other communities.

Another category of people whose quality of life may be jeopardised by stumbling blocks to their inclusion in society, are people with special needs. A head of school singled out children with special needs as a vulnerable category. More specifically, an activist in a self help group for parents of children with special needs, argued that a parent's greatest worries are about what will happen to the child once the parents

pass away. "Persons with special needs will find it difficult to become independent, to find a job, to find people who will take care of them when their parents pass away... Don't just consider my daughter, who is independent, goes shopping, I don't need to be there for her all the time, goes to work every day, has a full-time job... But what about the others?" The same applies to people with mental health. A person from *Appoġġ* was of the opinion that people with mental health problems will find it difficult to get a job because, "most companies do not have enough of that flexibility, knowledge or sensitivity necessary to be able to employ people who may be ill."

Another category of outsiders are African immigrants. A tradeunionist described the fate of a typical African immigrant hailing from a country which normally is not entitled to any kind of asylum under Maltese law: "If I was from Niger, I got a double reject. For me to get here there's five people that are dead. That's UNHCR figures. I come here, go to detention, and I go into an open centre, get myself a job, a good job, and get paid the same as a Maltese person, but I have nothing, I have no roots, I can't put my roots down, I can't marry a Maltese woman; the law says no now because I don't have a visa. Even though I have a working permit they wouldn't allow me to get married. And I'm discriminated against. Which is illegal under European law. ... Any time I can receive a knock on the door. It might be one o'clock in the afternoon, it might be two o'clock in the morning. I can be picked up and forcibly repatriated to my country of origin."

Other immigrants manage to get some form of protection and are allowed out of the detention centre. Their next home once they are out is usually an *open centre*. A volunteer, active in an agency which provides services to African immigrants, described open centres as a 'ghetto', some of them consisting only of pitched 'tents', or else an abandoned school building which had been deemed unsuitable for Maltese students (but

apparently fit for African immigrants to live in), harbouring serious doubts whether the segregated living conditions in the open centres are any better from the detention camp. If they manage to get a job and can afford to rent a house, immigrants leave the open centre. Two parish priests, one from Żnuber and one from Fiddien, said that there were some African families in their parish. One of them said that there were about four of them who were getting help from their Maltese neighbours. "They rarely ask for any help. When they do they mostly ask for food and clothing." The other parish priest said that there were twelve African immigrants who called at the parish office to ask for food. But he stated that apart from this, "the parish has very little contact with these people." A local councillor argued that certain places in Fiddien had become "no go areas" because they had been taken over by immigrants. The parish priest, however, argued that the problem for the integration of African immigrants is mostly caused by fear on the part of the Maltese. He illustrated his point by saying that some African immigrants "have created clusters in blocks of flats. There is a woman who lives on her own in a flat. Lately, immigrants have moved into the flat below her and into the one in front of her. When she arrives home from work she finds them sitting on the stairs at the entrance to the block. When they see her they make way for her to pass, but since she lives on her own she is afraid of them, even though they have never done anything wrong to her. In fact she is thinking of relocating." While a councillor from Fiddien told us very bluntly that he is not ready to spend council funds on immigrants, the mayor of Znuber argued from a diametrically opposed stance, lamenting the fact that, "The state is not helping immigrants to integrate themselves in the community, especially to overcome the communication barrier."

Another form of integration problem was found in the schools. In Fiddien, there is a growing number of Maltese and foreign students who are either non Catholic or else do not profess any particular religion.

These do not participate in the Catholic services which the school organises, Catholicism being the official religion of the state schools. There is no provision for such students, they simply remain at school when the children go to the parish church to hear mass, or remain in a group of their own while their peers are in the school hall celebrating religious festivals (Christmas, Easter...). When the religion class is on, the students remain in class but do not participate in the lesson. The head of school feels that not forcing these non Catholic students to participate in Catholic celebrations is not enough. "Even these students should feel that the school is catering for their spiritual needs." He is aware that there might be logistical problems such as having to cater for small groups of children coming from a relatively large number of denominations. However, he feels that the biggest hurdle is "the lack of a guiding policy from the Education authorities." It seemed that the authorities were still assuming that all students were practising Catholics, somehow failing to engage with the complexity of reality in Maltese schools.

Finally, a parish priest from Żnuber said that sometimes, mothers who have different children from different unstable relationships, try to integrate their children in community activities. In his community, the parish is still a major gateway to the community. He was concerned about the fact that these mothers, "try to involve their children in parish actvities and in parish religion classes. But sometimes they find it difficult to get accepted by others."

5. Problems in the living environment

It is not only the stigma which influences the environment at public perception level, but there are also other tangible problems that work against the interests of the poor and the vulnerable living in a locality.

5.1 Is the living environment a contributing factor to poverty?

The availability of gambling shops and bingo halls was common to both localities. A local councillor said that, "besides gambling shops, there is also the fact that many pubs at Fiddien also have amusement/gambling machines ($kaxxi\ tal\text{-}log\hbar ob$). Some of them are legal, others are not." On the other hand, a parish priest from Żnuber argued that gambling shops are opening in places where the most vulnerable people live. Another parish priest said that there is a non-stop bingo hall in his parish which is luring vulnerable people, as well as a band club where bingo is organised on a regular basis.

Both localities also have a perceived high incidence of alcohol and drug abuse. A parish priest from Fiddien told us that with regards to alcohol and drug abuse "he doesn't get into them but they are rampant." For his part, a parish priest from Żnuber said that in his parish there is "a widespread problem of alcohol and drug abuse as well as gambling. This has a negative effect on the family, because when the problem lies with the husband, the upbringing of the children becomes a burden on the wife." A neighbouring parish priest suspected that foreigners were involved in drug trafficking in his parish while the mayor of the locality had serious doubts over the intentions of somebody who was renovating a small abandoned shop on the periphery of the locality.

Children in both localities where our research was carried out are very vulnerable. Key persons in both localities lamented a lack of sports facilities for youngsters. A parish priest said that, "children in Żnuber don't have anywhere to play, except for one park, half of which is taken by benches." A community worker similarly argued that, "There's nothing more for the children except for one park in one particular area which is very dangerous because it is adjacent to the road. Then there are a lot of pubs." The situation is very similar in Fiddien where a parish priest said that, "the whereabouts of Fiddien are full of pubs and this does not help the young people of the parish." He has been pressing the government

to build a sports complex but to no avail. The result is that, "many times children end up roaming the streets or in pubs." There are some initiatives from the part of NGOs to remedy the situation. In Żnuber, there is a football nursery. "This is situated at a distance from the town centre, and not all the families can afford to pay the membership fees that are charged there. There's a school that sometimes organises a Judo club. Apart from these, there are only parish centres. There's no youth centre which does not belong to the Church." Similarly in Fiddien a parish priest, "has found a volunteer who founded a fencing club. This is doing a lot of good to young boys. Now he is also organising fencing sessions for girls."

The elderly in Żnuber have to put up with problems of accessibility, both to their homes, especially in places where it is very difficult to fit a lift, and also to public places such as churches and parish offices. A community worker pointed out that in Żnuber there is no Day Care Centre for the elderly. Not even a retirement home. This has to be seen in the light of the fact that according to the parish priests, Żnuber has an ageing population.

Żnuber seems to have a pollution problem. A parish priest said that an extraodinarily high number of cars pass through a part of his parish where the poorest of his parishioners live. This is impinging upon their quality of life. This continues to drive home the point that being poor, at least in the localities where we have done our interviews, is not simply a question of lack of money, but of a very poor quality of life as a whole.

The difficulties in a locality may also be the fruit of a general perception, a public opinion rooted in the history of a locality. The reality might change as time goes by, but the perception about a certain locality may be very hard to eradicate. A parish priest stated that the standard of living of the people of his former parish was much higher than that in his present parish in Żnuber. A community worker somehow confirmed the argument saying that, "it is true that in Żnuber there are

more people with social problems than other localities, but somehow these are more visible in Znuber than in other localities." The mayor of Żnuber argued that, "the media has fomented the perception that Żnuber is a place for people with social problems. And maybe people who find themselves in housing difficulties, unwittingly think that in Znuber they will find a solution to their problem." A parish priest outrightly negated the discernment, saying that, "the perception many Maltese have, that in Żnuber there is a lot of financial poverty is a mistaken one." A community worker went on to argue that the problem is the perception itself rather than the reality on the ground, saying that, "the stigma related to certain areas in Znuber is killing the expectations of the population." Similarly in Fiddien, a head of school rebutted the perception that her school had more social problems than other schools on the islands. On the other hand, the Scout master of the scouts centre which caters for Fiddien and for the surrounding areas, when asked about the provenance of children from broken families attending his groups, answered straightforwardly, "almost all from Fiddien."

5.2 The housing supply and its effects on the living environment of the local community

In Malta, certain areas of the island have been historically associated with poverty. Some areas have been considered a haven for poor people since the time of the Knights of Malta. Others acquired notoriety in the post war period. However, some localities which fell in this category, or particular quarters within them, are presently undergoing a transformation which is having its effects on the local communities and on the poor living in those communities. A person from *Appoġġ* said that in one of these localities, the value of property in the post-war period had nose-dived and poor people poured into the locality. Some of the houses did not even have a proper tap water system. But now the situation is

being reversed. "Now, landlords are trying to find ways how to evict them so that they would be able to renovate the place and turn it into a house of character and sell it for who knows what price." The same is happening in some quarters of Żnuber. A parish priest told us how in the parish there were a lot of big historical houses which were being renovated and sold at very high prices. The young people of the parish cannot afford them and so these are being sold to "foreigners." This is leaving an effect not only on the poor of the parish but also on the social fabric of the community. Young people in the parish are still very attached to parish life and identify themselves very strongly with the church and the activities held under its patronage. However, young couples are being forced out of the place and are seeking accomodation in other areas where houses are more affordable. The result is that the population is ageing and being slowly replaced by foreigners. The only consolation for the parish priest is that young couples living away from the parish still feel an attachment to their native parish and during baptism ceremonies in his church, children of similar couples by far outnumber the children born to couples living in the parish territory itself.

The situation seems to be that, while in Żnuber there is a dwindling stock of substandard housing, in Fiddien there is an increasing stock of relatively cheap modern apartments. In both localities, the housing stock normally associated with people at risk of poverty, is both state and privately owned. A parish priest argued that in Żnuber "there is a supply of government social housing which hosts people coming from outside Żnuber and who already have social problems of their own." The mayor is of the same opinion, arguing that in Żnuber, "there is sub standard housing, privately owned or belonging to the state, which is attracting towards Żnuber people who do not have a sense of belonging towards the community." A community worker from the same locality argues that in Żnuber there is a number of abandoned dwellings which have been taken

over by squatters. Actually, some families have been squatting on the same premises for generations, either in private houses where the landlord has never turned up to claim his property or in property belonging to the Lands Deparment. On the other hand, a large number of flats have been built in Fiddien during the last decade. Initially, rent was relatively low but lately it has spiralled upwards. Nonetheless, in the words of a local councillor, "people prefer to rent a house here rather than elsewhere where rent may be cheaper. That's because here in Fiddien there are nicer surroundings, and there's more chance of finding a job." According to a parish priest from Fiddien, the community is rather a new one and thus offers also more anonymity to newcomers. For all the different reasons, according to a Girl Guide, "persons are coming from everywhere and renting houses here."

A person from the Housing Authority [HA] argued that today poverty cannot be associated with a particular locality and one cannot say that "there are more social problems in the south more than there are in the centre or in the north of Malta... While some areas are particularly known to the HA as areas where people ask for alternative accomodation, other areas are particularly known to ask for rent subsidies because there is a relatively larger stock of private housing available for rent." The same spokesperson said that people who apply for alternative housing with the Housing Authority largely come from localities traditionally associated with substandard housing. The same localities, ironically, are also being identified by these same people as their preferred locality for alternative housing, implying that poor people seeking alternative housing would like to seek better housing conditions but in the same locality. However, there is an increasing number of applications for rent subsidies related to properties rented from the private sector from vulnerable people living in the region around Fiddien since, in the HA spokesperson's words, "there are a large number of apartments on offer at a relatively low rent which explains a certain concentration of persons with lower income."

Finally, it would be pertinent to ask whether housing estates built by the Housing Authority over the last decades are actually becoming ghettos for the poor. The person from *Appogg* said that in the popular perception, housing estates are normally associated with social problems. As an example, she mentioned how the people living in a certain small village think that "they were a hamlet, a small, quiet, beautiful, picturesque village. Then they [the government] built the housing estate and, according to them, they ruined the place." The spokesperson from the Housing Authority said that there is no automatic correlation between Housing Estates and social problems. On the other hand, the person from *Appogg* argued that, "there is always a social element in a housing estate. I have visited housing estates. You enter into a block which is in ship shape. You enter into the adjacent block which is a disaster, you wouldn't be able to set foot inside because of the rubbish thrown around. So you can't really judge a housing estate..." The Housing Authority's spokesperson hinted that this might be the result of the Authority's policy which "tries to encourage a social mix by allocating units for rent and units for sale next to each other where this is possible," implying that apartments are rented to low income families or families with social problems while other apartments are sold to people with higher incomes. A parish priest from Znuber argued that this was not always the case. He commented that, "In St Mary street they [the Housing Authority] have pulled down an old building and built a new block of flats instead. They gave all these flats to people who originate from outside Żnuber, all of them with social problems, who concentrated themselves in this block and formed a ghetto of social problems in one place." So, is the structure of the housing estate or a social housing block itself a problematic solution to the need for social housing? According to the Housing Authority's spokesperson, this is hardly so since "the inhabitants themselves are the cause of social problems. Sometimes they choose to walk down a road which they find hard to retract. But instead of asking for help they succumb

to terrible vices. And that's where social problems begin." In other words, it's not the structure of the housing estate which creates the problem but the inhabitants themselves who are entangled in problems of their own making.

6. Falling prey to the Hyenas

Unfortunately, the most vulnerable and poor tend to be prone to exploitation by unscrupulous people who try to bank upon the problems of others.

6.1 Usurers

Among these we find usurers who pose as good willing people lending a hand to a person in need. A parish priest said that, "Most of them are elderly ladies who lend small amounts of money to other women who have difficulty to buy food or to pay the rent. At first they see them as angels because they pull them out of immediate problems. But then, with the interests they start charging them, the sums start to get bigger. With a very small sum, the victim gets entangled in a vicious circle." According to another parish priest, some victims of usury end up locked up inside their home, fearing for their life and that of their family.

6.2 Unscrupulous landlords

Other people who exploit vulnerable others are landlords who refuse to issue a receipt when receiving rent. According to a parish priest, this is done so that landlords can evade taxes. They would also be able to increase the rent almost at will. If the tenant is not able to foot the increased rent, the landlord would have a free hand in evicting him or her. Sometimes, a system of subletting is in place in a way that the tenant does not even know who the real landlord is. This system deprives the tenant of any security on his or her tenancy. The lack of a formal receipt also

creates problems for the tenant to benefit from the Housing Authority's rent subsidy schemes for tenants living in houses rented from the private sector. When asked about this problem, the HA's spokesperson explained that in the absence of a rent payment receipt, they are asking the tenant for a copy of the bank transfer as a proof that payment has been made to the landlord. Besides, the fact that rent tends to increase to unsustainble levels, does not mean that the properties are spacious. In the words of a Fiddien parish priest, sometimes families live in rented flats consisting of "two rooms and a toilet."

6.3 Abusing vulnerable workers

Another example of people preying on the vulnerability of others is that of unscrupulous employers. A Girl Guide spoke about employers who employ teenagers on a seasonal basis, operating outside any legal framework, offering miserable working conditions for a pittance. An ETC official highlighted another form of exploitation when he spoke about employers who do not notify the corporation that they have employed new workers. Presumably, by not notifying the ETC about the employment of a new worker, employers will be able to avoid paying social security benefits for their employees and will also give them a freehand in dictating working conditions. On the other hand, the ETC official argued that some people abuse the system of unemployment benefits by working illegally and getting unemployment benefits at the same time. He said that from the corporation's records, it seemed that illegal employment was "common". He argued that, "if beating the system pays, then people will try to beat the system. And it's useless having one hundred inspectors. The system must be one where it doesn't pay [to work illegally]. And it doesn't pay not only in terms of penalties imposed by the law courts... I don't know... The system should be one where you will be better off in [legal] employment."

In our interviews, a particular category of people emerged as very prone to abuse at the hands of unscrupulous employers. A tradeunionist declared categorically that, "there are very few black people in Malta who actually receive proper treatment." He described the situation in very crude terms. "If I'm abused by my employer, I will put my head down, keep my mouth shut, and continue working... I will not be paid the same as the Maltese national, no nearer, but I will work twice as hard; if I get ill I don't get paid; I have normally to work six days a week, no holidays... Whilst I'm working they will tell me what a wonderful person I am. But as soon as I get sick they'll tell everybody what a piece of shit I was and how bad I was and I never did my job properly. And that's why they will look for someone else." A Maltese unemployed young man, with no formal qualifications and thus very limited credentials which might enable him to get a job, living in the basement of a block of flats which he can barely afford to rent, argued that the illegal employment of African immigrants was causing hardship not only to African immigrants themselves but also to Maltese unemployed people like himself. He argued that African immigrants were being employed illegally and paid wages well below the minimum wage established by law. In his words, Africans accept to work with these conditons because they live up to five persons in a single flat and so share the burden of rent and utility bills among them. But a person living on his or her own, will not be able to pay rent and utility bills with the same pay given to an African immigrant desperate for money. Thus, certain employers use the availability of cheap African labour as a trump card to impose illegal working conditions when Maltese unemployed knock at their doors. In such a situation, law enforcement becomes the only short term solution to avoid employers preying upon the vulnerability of both African and Maltese workers.

The tradeunionist said that, "there's one thing we don't discriminate on. You can wash dishes in a restaurant, whether you're a farm labourer

from Somalia or a doctor, a gyneacologist from another part of Africa. [...] The resources, the human resources we're wasting of people who are extremely capable, competent and able, and willing..." It seems very obvious that workers' exploitation does not benefit neither a Maltese or African immigrant workers, nor the Maltese economy. This point will be developed further in the last part of this chapter.

7. Assistencialism¹ embedded in the social benefits and social assistance system: the benefit trap

Many of our interviewees argued that the social benefits system lends itself to assistencialism, arguing that it has a disabling rather than an empowering effect on beneficiaries. The crux of their argument seems to be that there is a vicious cycle, whereby if you do not have certified skills or have very limited education, you are most likely to get dead end and unstable jobs with the minimum wage. Abela and Tabone state that, "80% of the unemployed are low-skilled and can only earn the minimum wage." (Abela and Tabone, 2008, p.60) If you end up unemployed, you will instantly notice that there is very little difference between the minimum wage and the maximum amount of social benefits you can and might get. Thus, once you get hooked on to the social benefit system, you will have very little motivation to get a job which would provide you with little or nothing more than you can get from social benefits or, in the long term, social assistance. As a result, the least skillfull you are, the best chance there is for you to prefer to live on social benefits rather than seek a job which is very likely to make no financial difference to you. In order to better understand the debilitating effect of the system and to put the

whole problem of assistencialism within a wider framework, we will try to understand the mechanisms of the social benefits system. Our main source of information was be the official from the Department of Social Services (DSS).

7.1 What is the 'Social Benefits System'?

While so far in this report, the phrase *social benefits* or *social benefits system* has been used rather indiscriminately, the DSS official explained that the DSS discriminates between *social benefits* and *social assistance*. Social benefits are those benefits one gets as a result of having paid contributions to the national insurance system when in employment. So, strictly speaking, one gets social benefits because he or she would have paid for them in advance when in profitable employment. So if one is sick and can't go to work for some time, he or she will get social benefits. If one sustains an injury at the work place, he or she will get a financial retribution. If one will become unemployed, he or she will get unemployment benefits for a number of months. If, through injury or sickness, one will not be able to work any more, that person will be entitled to an invalidity pension based on the amount of contributions he or she would have made to the national insurance system while in employment.

On the other hand, *social assistance* is independent of any contributions a person might have made to the national insurance system and is given to *relieve* people who are going through a hard time. In fact, social assistance is commonly known by people in Malta as *relief*. It is means tested. People who have a capital restricted to a first home, a second holiday home, a car for each working parent, and any other capital (including money in the bank or immovable assets) whose value is lower than the limit established by government from time to time², are entitled to social assistance.

¹ This term is borrowed directly from Paulo Freire (1998, p.16) who writes that, "The important thing is to help men (and nations) help themselves, to place them in consciously critical confrontation with their problems, to make them the agents of their own recuperation. In contrast, assistencialism robs men of a fundamental human necessity – responsibility... Assistencialism offers no responsibility, no opportunity to make decisions, but only gestures and attitudes which encourage passivity."

² At the time of the interview the limit was established at €23,300 for married couples and €14,000 for single parents and single people.

Social assistance is mainly divided into two categories: unemployment assistance and other social assistance. The former is given to any person who is unemployed, including married people with or without children, single parents, and single people. If an unemployed parent has a child or children in employment, there will be a small deduction in the parent's unemployment assistance so that the working child will 'compensate and help the family.'

Other social assistance includes financial assistance to single parents (either parents who were never married or parents who went through a separation process but who in either case have the custody of their children). Single parents are also entitled to earn a limited amont of money per week through employment without having any deductions in their social assistance³. Should they, through employment, exceed the established amount of pay, that excess will be deducted from their social assistance cheque. Then, like all other parents, single parents are also entitled to the children's allowance. Since it is means tested, unemployed single parents falling within the parameters just described will automatically get the full rate payment. Other social assistance comes in the form of supplementary assistance to unemployed couples who do not have any dependent children, and to single persons living on their own.

The benefits and assistance handed out by the DSS are then supplemented by medical assistance administered by the Health Department. Anyone who qualifies for unemployment assistance or other social assistance will automatically be entitled to what is commonly known in Malta as the *pink card* which gives the card holder free access to a number of medicines, dental care, eye sight checks and a subsidy on new spectacles among other things. People suffering from chronic

deseases are also entitled to financial help. This is means tested on the same parametres of social assistance.

7.2 What are the problems with the current social benefits and social assistance system?

Malta has a minimum wage established by law and which is adjusted every year when the budget is approved by Parliament in late November or early December. Almost all the people we have interviewed have stated that one problem that seems to hook people on to the social assistance system, is the negligible difference between the minimum wage and the total amount of social assistance one could get from the DSS. The ETC official sums up the situation by arguing that, "the unemployment trap is the result of the fact that the difference between social benefits, and other subsidies on water and electricity bills, housing, etcetera, when you sum them up, they are actually better than the minimum wage."

One side of the coin is therefore the minimum wage. A job that will secure the employee a minimum wage is not in itself an attractive and motivating job. Max Weber (2001) argues that 'capitalism is identical with the pursuit of profit, and forever *renewed* profit, by means of continuous, rational, capitalistic enterprise.' (Weber, p.xxxii) In very simple terms, the most important thing for any capitalist is that at the end of the day, he or she ends up with more capital in hand than he or she had in the beginning. In this scenario, the quality of life of the workers is not an end in itself but only a means to the capitalist's need to make profit. One may argue that capitalists who keep their employees on the minimum wage as established by law, are very likely to be capitalists who do not even make the egoistic but supposedly functional connection between a satisfied and happy worker, and higher production, a notion that is at the heart of modern day Human Resource Development discourse. Abela and Tabone (2008, p.42) further argue that, "The minimum wage is a poverty

³ At the time of research the amount a single parent could earn per week through gainful employment without having any deductions in the social assistance payment was set at €49.

wage." One hardly expects a person living on social assistance to be very motivated to take up a job that will leave him or her in the same financial situation.

On the other side of the coin, there is the person living on the brink of poverty, unemployed and dependent on social assistance. Both the official from *Appogg* and a community worker argued that most people who are at risk of poverty or living below the poverty line are people who have very low skills and thus, are the most likely to qualify only for unskilled jobs that are mostly paid at the minimum wage. The community worker says that many people she works with are thus "unemployable", since they are only able to get poorly paid and unmotivating jobs. In her opinion, clients of *Appogg* are most likely to lack formal qualifications and thus entitled to a certain kind of job which is most probably unattractive. Similarly, the *Appoġġ* official argued that most of their clients can only aspire to a minimum wage job. The official from ETC was of the same opinion, repeating the argument almost verbatim, that "the majority of those at risk of poverty are low skilled people... very likely to get lowly paid jobs." The *Appogg* official claimed that even though a job is seen as a key to independence, people may be able to adapt to their difficult circumstances and settle down to a vulnerable life dependent on social assistance and become entrapped in a vicious cycle.

The *Appoģġ* official linked this problem to the fact that if, for any reason, a person actually decided to take up a job but for some reason ended up unemployed after a short period of time, he or she would have to go through a lengthy bureaucratic process in order to start getting social assistance again. This means that the person will have to pass through some hard times before he or she starts getting state financial support again, and will be almost penalised by the system itself for having had the audacity to relieve himself or herself from unemployment by taking up a job. The ETC interviewee agreed on this point and said that the issue is of

national importance and had been the subject of talks between ETC and DSS.

If we are to accept Abela and Tabone's opinion that the minimum wage is a 'poverty wage', and also accept the opinion of some of our interviewees that social assistance is almost equal to the minimum wage, then, the logical conclusion would be that social assistance is not in itself a way out of poverty. However, the same interviewees argued that it was also attractive enough to lure people to depend on it, resulting in what is commonly referred to as the *poverty trap*. The mayor of Żnuber argued that the social assistance system did not in any way encourage the beneficiaries to seek a job and this was creating a cronic dependence on social assistance. We took up the argument with the DSS official regarding the fact that a single mother living on social assistance could earn up to €49 per week without loosing any social benefits. We asked whether the capping at €49 was too low. The official asserted that this was not the case because in his own words, "you have to keep in mind that she is working on a part-time basis... So, if we're speaking about a single mother and her son who are living on their own, they are receiving €95 per week. Put together with the other €49 [from her part-time job] these already amount to the minimum wage. Don't forget that these have the subsidy on water and electricity bills, are entitled to the pink card [for free supplementary medical benefits], if-God forbid-they suffer from any chronic deseases they are entitled to a further €19, and they get the full rate of children's allowance.

Our interviewees from DSS and ETC also had doubts over a small number of people living on social assistance who would have decided at the outset to spend their lives living off the state-sponsored social assistance system. Without really questioning why people would come to that decision early on in their lives, they thought these were either lazy people, or people who did not want to take a job whatsoever, or

who simply took social assistance for granted. The DSS official argued that some young people changed their ID card address, simply inventing one, taking advantage of a loophole in the ID card administrative system, and claimed that they were unemployed and living on their own when in effect, "they do not even know how to fry an egg". As a result, they start getting social assistance, with the probability of getting hooked on to it for life. The ETC official argued that rather than a register of unemployed people, they wanted to keep a register of people looking for work. He argued that "a person who is not very motivated to find work and is therefore registering for work, then as time goes by that person will become dependent on social benefits and it will be very difficult to get him or her out of that situation. So it all depends on how much a person is genuinely seeking employment."

7.3 Are there any solutions to the benefit trap?

The discussions we had with service providers, either from state agencies or from the voluntary sector, all considered the problem to be a daunting one. Interviewees' responses were mostly framed within restricted parameters, trying to find ways how to make the social benefits and assistance system work better. Interviews hardly ever managed to question how the Maltese economy is producing both wealth and poverty. The fault was always located either within the social benefits system or within the poor themselves, who were sometimes invariably labelled as *lazy, unmotivated* or *victims of the situation*. At the same time, the interviewees were also frustrated by the fact that it was very difficult to locate solutions within the social benefit system, or within the poor themselves. Failing to frame the question within a wider perspective, has logically hampered our way towards possible solutions, because if problems lie in the wider capitalist system, solutions cannot be found in one particular limited part of the economic system but in a dialogical

relationship between the wider economic system, the individuals living on the margins of the system, and the policy mechanisms that mediate between the two. Also, we cannot analyse poverty in strictly economic terms because a poor person does not only have simply economic or financial problems. This is a very reductionist and therefore thwarted analysis. A poor person has problems in satisfying his or her claims to human fulfilment, which goes beyond having money in the bank account.

Let us now go over the way our interviewees have tried to sort out the problems with the benefit trap. The ETC official was of the opinion that in the light of the difficulties outlined earlier, namely the minimal difference between social assistance and the minimum wage, as well as the risk of losing one's new job after a short while and then having to wait for a long time to start getting social assistance again, getting a job becomes a high-stake risk rather than a solution to the unemployed person's problems. However, he also argued that there is more to getting a job than just the end-of-month pay. He thought that, "one has to make certain decisions... What do I prefer: go on depending on social benefits and remain cut off from the community? Or take the opportunity to get a job, forget whatever [financial assistance] I was getting from the state and become a worker?"

Both the ETC official and the DSS officer argued that lowering the social assistance to increase the gap between social assistance and the minimum wage was not an option because people who depend solely on social assistance for survival are already in dire straits as they are, arguing that one should increase social assistance rather than lower it. On the other hand, the ETC official did not think that increasing the minimum wage was an option because this would put a lot of pressure on industry by increasing production costs. Both officials said that it was necessary to have a good inspectorate. On the one hand, one needs to ensure that no one abuses the social assistance system. The DSS officer spoke about a

typical case of a family where, "the grandfather has lived on relief [social assistance], the father lived on relief and the son also ended up on relief. So it's the family culture. I know people who from 1982 to this very day have always lived off relief. And I ask: so in the 80s you had the wage freeze, in the 90s we had an increasing cost of living, and this person has moved house to go upmarket, and is still on relief. So what is the department waiting for, after 27 years, to investigate this person? How did you live? How did you get married? How did you move house? Not a rented house but a newly bought house without even the need to get a home loan?" On the other hand, the ETC official spoke of the need for a good inspectorate to make sure that employers do not disrupt the mechanisms of the labour market by employing vulnerable people illegally for a pittance, to the detriment of others who are seeking regular employment with a regular pay.

Another solution is investment in training. The ETC official explained how the ETC is "using training in order to help people approach the labour market." This is coupled with financial packages that might make training and eventual employment more attractive. "We use [training] schemes in which we also give trainees an allowance over and above the social benefits they get. That means that if they participate in the Work Trial Scheme and the Active Youth Scheme in the case of younger people, they get a top-up allowance over and above any social benefits, and so they start getting a taste of what it means to have more money in your pockets."

The social welfare agency, *Appoġġ*, also believes that education and training are part of the solution to the benefit trap. The agency official we interviewed was of the opinion that some people need to learn the necessary skills that might enable them to escape the danger of settling down to a life dependent on social assistance. She argued that, "as human beings we adapt ourselves. We can adapt ourselves to difficult

circumstances, get into a vicious cycle, and will not be able to break out of it. I think that skills-training is a very important element. For example, we help and support people to become more independent."

The same person agreed with the ETC official that a job is a way out of dependency and argued that they insist with their clients that, "as long as the person does not have health problems... a disability, or mental health problems, or drug related problems or something similar, we expect that he or she takes up a job. Obviously, if he doesn't want to work as a waiter, but there are lots of vacancies in that area, we think that he should take up a job as a waiter until he finds an alternative job."

With regards to social housing, the *Appoģġ* official also explained that in a particular shelter for the homeless run by an NGO, the people managing the shelter try to avert dependency on their emergency service. She said that the people running the shelter "do not try to make life easy [for inmates]. The reason is that they do not want inmates to feel comfortable; basically they spur them to move on. The shelter is there to cater for emergencies." A social worker from another NGO that runs a shelter for the homeless was very clear about this particular point. He explained that people who seek shelter at their quarters are encouraged not to spend more than six months in the shelter in order to avoid what he called "institutional neurosis". This is done by helping clients to become self-sustaining, mainly by helping them to get a job in order to be able to rent a home of their own.

The Housing Authority, for its part, tries to make sure that people do not take its services for granted and seeks to ensure that clients of the HA shoulder responsibility for the upkeep of residences rented from it. A spokesperson for HA said that, "Whenever damage is done to the common parts in flats belonging to the Housing Authority, we meet the residents in order to warn residents that they are responsible for the block and we carry out inspections."

8. Immigrants: do we have a solution for the problem, or a problem with the solution?

8.1 The right for social welfare services

Once African immigrants reach our islands, they are generally kept in various detention centres until their entitlement for protection has been ascertained. Whatever their case, after a maximum period of 18 months, they are released from detention, even if they do not have a refugee or a humanitarian protection status. What are their entitlements once they are at an open centre or living on their own in a rented flat? A parish priest said that a small number of African immigrants call at his office asking for food which is provided through the EU surplus food programme. A number of NGOs provide legal assistance as well as shelter over and above that which is provided by the state in the open centres.

An immigrant with a refugee status is entitled to social assistance as much as any other Maltese citizen. In the DSS officer's own words, this is given subject to the condition that the refugee in question registers with the ETC in order to get a job. The DSS official said that sometimes Maltese people look down with scorn upon African refugees who go to the DSS office to register for social assistance. In his own words, "this is a bit of a problem, because, honestly, then the Christian element comes in! The verbal abuse which I get. 'So he gets the relief and I, a Maltese citizen, don't." The official argued that there may be injustices in the way social assistance is administered, however, "you have to help a refugee. God forbid we should find ourselves in his position, having to part with our family in order to go to another country."

Our interviewee from *Appoġġ* said that social welfare services are given to immigrants living in the community through the mainstream service. There is no particular service aimed especially at immigrants. The latter access services through the same channels as Maltese citizens do. As

she herself explained, "if we receive a report about a person living in the community who needs help, we get in to help. The same happens in cases related to the protection of children of immigrants; or domestic violence. We offer help in cases which fall within our mainstream services." The problem Appoġġ faces with regards to their community services given to immigrants, is the communication barrier. The agency's personnel "would help them in the same way they cater for Maltese people. The difference is obviously the question of language and culture."

The Housing Authority's spokesperson said that, "The schemes offered by the Housing authority are aimed at those individuals/families who are legally recognised as Maltese citizens or who have a valid document stating that they can live in Malta."

8.2 Right to work

With regards to African boat people's right to work, our ETC interviewee confirmed that, "if a person has a refugee status or temporary humanitarian status, he or she automatically gets permission to work, without any checks. We instantly issue a work permit on his or her name, almost a licence to work. If the person is an asylum seeker, we issue a work permit which is renewable every three months, because if the person does not manage to get a (protection) status, he or she will be deported. For other third country nationals, from non EU member states, Libyan, Croat, Serb, Russian... in that case the employer has to register an application on the individual's behalf in order to obtain a work permit for him." The ETC officer said that this policy of automatic work permit for refugees, people with temporary humanitarian protection and asylum seekers, receives criticism because it can encourage African immigrants to remain on the island rather than move on to mainland Europe and elsewhere. However, he argued in simple and straight forward terms that, "Once they are here, it is best if they get a job." He explained how both ETC

and OIWAS, the state agency set up to provide services to immigrants in detention and in the open centres, provide training services to immigrants in detention centres so that once they are transferred to an open centre they can access the labour market. In the ETC official's own words, this is done out of the conviction that, "It's better if they work. You can see them on TV, arriving here with nothing at all. At least now, you can see them carrying a mobile phone, decently dressed... Isn't getting a job beneficial to a person's dignity?"

Speaking about the jobs that immigrants usually settle down to, the ETC official highlighted the fact that there is a niche in the labour market, which is being targeted by Filipino immigrants to the benefit of both the immigrants and the Maltese people themselves. He argued that a good number of Filipino people are seeking jobs as in-house carers. The official explained that, "we are not making it difficult for them to get the [work] permit... Because all the state-run retirement homes are full up with very long waiting lists; and the private ones are very expensive, you won't afford them if you depend solely on your pension. So we are not making it difficult to approve a carer. Very often live-in carers are, in ninety-nine per cent of cases, Filipinos, and they fit in because they have a similar culture and religion. They speak English, are fervently religious and Catholic. So they fit in. And the Maltese trust them." This contrasted heavily with the bleak working opportunities for African immigrants. In the same official's own words, "It is also true that those who are cleaners or refuse collectors are irregular immigrants, the boat people, those who are here until some other country accepts them and who cannot be sent back because of UN conventions..."

Our interviewee from ETC said that all foreign workers are protected under Maltese law since "the employer cannot discriminate with regards to employment conditions, between Maltese and foreigners. It does not make a difference if he is a foreigner from an EU country or a foreigner from anywhere else... Every employee must have the same working conditions. Thus, if there is an employer who is paying somebody at a lower rate because he is a foreigner that's illegal." He emphasized the importance that workers are employed legally following the necessary official channels. "Ideally everybody should be employed legally. That means that the immigrants should have the work permit, the employer should notify the ETC about his employment and should give the working conditions as already explained, the same as Maltese workers. At least he should give him the minimum wage. He is surely entitled to the minimum wage." Nevertheless, this is the ideal situation. The situation on the ground may be different and abuses exist. The same interviewee explained that, "abuses occur when employment occurs illegally. If there is no work permit, the ETC will not know about the employee. It has not provided him with a work permit; the employer has not notified ETC about the new employee; the Department for Industrial and Employment Relations does not know anything about him either."

In such situations, the immigrant in illegal employment would be very prone to exploitation. A trade union official explains in no uncertain terms that, "An employer, a bad employer, in Malta can get two Yugoslavs or two Africans for the price of one Maltese. And if you're a businessman, you don't give a damn about nationals or nationalism. It's about money." The same trade unionist argued that until such situations exist, it is not only the African immigrants who suffer, but also the so-called unskilled Maltese worker who is now competing with African immigrants who will be willing to take up any job with miserable wages that will enable them to get out of an overcrowded open centre or an inhuman tent city and seek a decent flat. The same trade unionist explained that his job is, on the one hand, to "try making third country nationals aware of the benefits of union membership." On the other hand, his job is also to "teach union officials and membership the benefits of actually having third country

nationals working legally rather than illegally." According to him all stand to benefit if African immigrants are in legal employment and get the same working conditions as Maltese workers since, "It makes a level playing field for the Maltese national, and if we can get these people to work properly and legally, the exchequer, the government gets the national insurance and tax."

8.3 Migrants as a resource to the economy

Arguing from a purely economic point of view, the trade unionist's argument was upheld by many of our interviewees who in one way or another argued that the Maltese economy has actually benefited from the presence of African immigrants on the island.

The first argument was that it is simply not true that African immigrants are taking jobs away from Maltese workers because they are actually doing jobs which very few Maltese people want to do. The ETC official was very sure of himself when speaking about this: "Regarding the argument: are African immigrants taking jobs away from Maltese people? I can tell you without hesitation: No, because the jobs they are getting are jobs the Maltese are refusing to do. So these worries of the Maltese people against immigrants who are taking away their jobs are all fiction. Fiction. We had a very big hassle when employers literally pleaded us to find them cleaners and room attendants, even among those registering for work, but nobody wanted to do those jobs. On the contrary, immigrants took up those jobs." Similarly, a worker from an NGO involved with immigrants argued that African immigrants are simply taking up jobs very few Maltese people want to do, especially in particular areas such as construction and cleaning, maintaining that at the bottom line, Malta would be worse off without them.

Another argument brought up was that of the low rate of Maltese women in employment, and of the increasing number of pensioners due

to increased longevity, with the result of fewer people paying income tax and contributions to the national security system. In the words of the ETC official, "only 58% of people of employment age are actually in employment... The low rate of women [in employment] lowers the average even further. But the consequence of all this, is that 154,000 people in employment have to support a population of 400,000. And so, there is great pressure on social services because those contributing to it are few. So it is good if these [African immigrants] get a job, work legally, pay national insurance contributions, and contribute to our economy."

Besides this, many of our interviewees argued that the Maltese are overlooking the richness in terms of cultural capital and technical skills that the immigrants can potentially offer to the Maltese culture and economy. In the process, Malta may be wasting this huge resource, which is desperately knocking at our doors and this might in itself be a manifestation of xenophobia on the part of a number of Maltese people. A volunteer from an NGO involved with African immigrants argued from a spiritual point of view that African immigrants, "are created by God so what God has created cannot become a liability to anybody. That is why I say they should be accepted and be given the kind of help that will improve their lives so that they can contribute to our economy." He goes on to argue that the very label 'African immigrant', pigeon holes these people and attributes to them connotations of helplessness. Maltese employers have been "using them for cheap labour, all because they have been neglected by government." He reiterated that these immigrants, "have something inside them that can be useful. There is not much crime that is committed by migrants, so give them the chance and opportunity to prove what they have inside of them."

The ETC interviewee argued that they had tried to get funding to hire an employment advisor specifically for immigrants. He stated that, "we have a profile of Maltese people looking for work. We know

their qualifications, their skills, the reasons why they are looking for a job. We wanted to do the same for immigrants." However, this project had to be dropped because it was not approved for funding. Because of this, ETC is only offering services to immigrants with a refugee status, which is a minimal fraction of the actual number of African immigrants on the Maltese labour market. The result is often a mismatch between the technical and professional ability of the immigrants and the kind of jobs they are actually offered. Our interviewee from ETC said that, "I can surmise it from the work permit, because when we issue a work permit we have the individual's cv in hand. And you'd say: this person's a nurse, how is he [or she] going to work as a cleaner?" The ETC official said that there might be bureaucratic problems for African people to be able to get jobs related to their vocational or professional capabilities. In his own words, "There may be the problem that similar people will not get recognition from the professional bodies in Malta. If the person has a [university] degree this is not an issue. But let's say that she's a nurse from a certain African country. If the nursing board in Malta does not recognise her as having the necessary standard, she won't be able to work as a nurse. If a medical doctor is from [...] and the doctors' association says no, it doesn't recognise him, he won't be able to work as a doctor in Malta."

This is resulting in a waste of precious human resources. As one of our interviewees from a trade union remarked, "We as a country have so much to learn [...] and so much to gain. We're being given something extremely precious and have wasted it. And that's racism."

9. Conclusion

The arguments put forward in this chapter, including how to avoid the benefit trap and how to match immigrants' skills with available jobs, are only make shift solutions to a greater problem related to principles of social justice as practised in society at large. Real change is characterised by processes which have the poor's involvement at their very centre, and which enable people who are poor or at risk of poverty to take to task the wider economic system as well as the value system that regulates common practices at individual, community, national and international levels.

There is a hegemonic value system which is permeating our society, and which reveals itself through the mainstream political discourse sometimes used in the media. It is a discourse which speaks about individual responsibility in such arguments as: Why do they bring more children into the world if they have always been unemployed? They do it to be able to live off social security and children's allowance. First they get pregnant when still in their teens and then they claim single mother status in order to get high social benefits and live off the honest tax payer's money. Some are quick to rush into conclusions, blaming the poor themselves for their own ailments. However, we need to analyse how the capitalist economic system in which we are orbiting today is leading to greater gaps between rich and poor, at local, national and international levels. Harman (1993) argues that, "the major product of capitalism has been marginal people." (Quoted in Craig, Mayo, Taylor 2000, p.328) Lorenzo Milani's "I CARE" (see part 1 chapter 2 of this book) forces us to go beyond hegemonic discourse and politically correct prudence and delve deeper into the way resources and life chances are distributed in our society. As long as the owners of a country villa feel justified in illegally employing African immigrants and local unskilled men and women as cheap labour in their businesses, without any regard for decent wages and a working environment that is safe and risk free... as long as the middle class couple sees nothing wrong in employing a single mother to keep their house of character in ship shape but conveniently forgetting to notify ETC about her employment... as long as the career-oriented parent satisfies his or her need to make a headway in life by illegally hiring an unemployed

young woman to do baby sitting with his or her children for a pittance... as long as vulnerable exploited labourers from the East are set against expensive labourers from our own islands... as long as that infamous busy crossroads across the road from the open centre remains dotted with African immigrants who every morning silently beg for a day's work... there must be something wrong with our society at large. And we, writing and reading this report in the comfort of our homes, are part of that society!

3. Handing over the microphone to the poor themselves.

In this chapter we will publish excerpts from interviews with people who were experiencing poverty. Our aim has been that of giving a voice to the poor with the objective of helping the readers to look at poverty from the point of view of the poor themselves. We have selected parts of the interviews which in our opinion were most representative of a wide spectrum of situations of poverty to be found in Malta, without any claim to be representative of the whole spectrum of poverty in all its manifestations in our islands. Indeed, we think we have not been able to voice the plight of those who are the worst off among us. We have slightly edited the chosen excerpts in order to avoid repetition, to protect the identity of the interviewees, and also to clarify elements related to the local cultural context. All the interviewees' names have been changed. We have also translated the interviews with Maltese people into English, since these have been carried out in the native Maltese language. Interviews with African immigrants have been carried out in English. In spite of the editing and the translations, we have tried to be true to the spirit of the interviews in the hope that the voice of the poor will get through in an authentic way. We hope that this section, 'written' as it is by the poor themselves, will enable the readers to engage critically with the earlier chapters and with the voices therein. There will be no epilogue to the poor people's words. We want them to have the last word, hoping that it will stir our conscience not into sympathy but into action.

We now hand over the microphone.

Ioan

A single mother of a son with a medical condition. From an interview carried out in Maltese:

First of all, it was a great shock for me... Apart from his [my baby's]

speech, I didn't notice anything... And I knew boys may take longer to develop their speech and so I said: he will just take his time to catch up because as for all the rest he seems OK. But then, we went to hospital and they realised he had this brain damage. And that's when you feel shocked. [...] You see doctors working in the same hospital but cannot get a clue... You feel hurt when you see your child being treated like a guinea pig, being tested for this and for that... [...] Apart from this shock, I started feeling guilty. At times, I asked myself whether there may have been things I should have been aware of earlier.

- [...] And I think that something which has really helped me was the difficult upbringing I had. I had to learn since I was a child. I used to take care of my brothers and sisters. There were certain problems at home. And so, in a way I was somehow prepared. When I faced my own problems I was more aware, and I was able to face them. If I hadn't gone through that kind of upbringing, today I don't think I would have been able to survive.
- [...] When you get into a relationship, married or otherwise, you will never think it's going to fail. But now that my relationship has failed, I need to get back on my feet and think of a way ahead.
- [...] When he [my son] started kindergarten, he had many problems. The head of school didn't know me and she didn't know the child. She only knew his father. And since his father attended the same school and the head of school had certain memories of him as a student, her first reaction was: Oh, he's just like his father. That hurt me a little bit. [...] It was a difficult time for everybody. To a certain extent, I don't blame the teachers. But I believe that the school should be prepared for this kind of children. [...] I never had clashes with the teachers, apart from the fact that I expected my son to go to school in order to be educated. It irked me that he only went to school in order to fill up his day. [...] I found a lot of support in Ms Joan [her son's Learning support assistant]. She gave me a lot of support and found that she understood me. Even when my mother was in hospital, she supported me and used to call me. Sometimes she sent me messages or called me from school or during the weekend. She never said: I do my duty during school hours and that's it.

I send my other son for athletics. He is very good at short distance running. These are things that I think are very useful for the children. Rather than let him roam the streets I prefer to do a sacrifice and spend the money in order to see my son being cared for. And he is learning. He is learning how to interact with others, and learning how to discipline himself because his coach is very strict. [...] And that's why I like to encourage my children, because when I was a child I had a very low self-esteem. I felt like an idiot. [...] The more they have a high self-esteem, the better for them. The fact that I don't rely on others has probably helped me because then I was forced to make an effort. [...] That has helped me. My same defect has helped me. I was forced to strive because I cannot rely on a husband or on my mother. I had to make an effort and affront situations. You'll have to make an effort, learn to speak up, learn how to interact with others, learn from your own experiences.

[...] It was very difficult [to find work]. Many people, especially in the world of work, are still very backward. They find it very hard to understand that you are passing through a rough patch. It seems that nowadays people's only concern is money. They say: "Oh, she's coming up with problems. Get off." Many times [the employers] won't accept her [a single mother]. But sometimes you'd find [employers] who have children and would know what it means to raise children and they accept you. At the moment... sometimes I'm bound to take leave from work in a single month because a lot of [hospital] appointments fall in the same month. And since I only work a few hours per week, my employer tells me: "you're not going to be paid for all this leave." I'll tell him: "there's nothing else we can do." But for me, the fact that he doesn't tell me: "Are you going to take the whole week off? No, just leave..." The fact that he tells me: "It's OK, take the whole week but I'm not going to pay you for two of those days." I'll say that at least he didn't make me give up my [hospital] appointment. Secondly, it's better to lose some money than get nothing at all.

[...] I think the cost of living is too high to catch up with. For example, if I had to rely solely on social benefits, I would have to deprive my children from certain activities. Sometimes I end up borrowing some money from

my cousin. I have never needed money to buy food, but if my older son has an opportunity, why should I deprive him of it because of money? I prefer to borrow some money from my cousin, and if my son wishes to attend sports activities, I will pay for him to do so rather than not. I think I would do more harm if, in order to save money... And then I know my cousin will not charge me any interest and so I have my mind at rest.

- [...] I had just got a flat from the Housing Authority because the place I was living in was in a very dangerous state. [...] And I had put money apart for the tiles, for the laying of the tiles. But when this thing came up [her younger son's medical condition], I spent everything in medical checkups. I said to myself that it's useless having a house with new tiles for me to be able to run around the house and cry because of my son. It's better to run from one doctor to another, hoping that someone will give me an explanation or find a cure to the problem. I think I've learned from this experience; you have to be aware of what your real priorities are.
- [...] One thing I still remember is that in spite of all the problems we had when we were still young, I can still picture my mum playing with us. We had a box and she used to hide in it, we played hide and seek with mum. We were a big family and we had problems. But mum always found a way how to play with us. She managed. I still remember that. And that, for me, was much more important than if mum had given us I don't know what or sent us to I don't know where.
- [...] The Housing Authority helped me. [...] The Social Services Department helped as well. And even ETC helped me to find work and with certain free courses, saving me lots of money. To say the truth they sometimes gave me precedence on others because they knew that I was a single mother and that I needed to work. [...] Many people complain, but in my case, they were very helpful.

Even the Church. Fr Joseph, the parish priest of my parish, Saint Joseph, is very helpful. [...] When my son was about to start attending [parish] religion classes [...] the first thing I did was that I went to speak to the father to tell him beforehand that my son had certain problems because I was afraid he was not going to be accepted for religion classes.

- [...] So I went to speak up and during the first year I ended up staying with him in class because there was nobody who could take care of him. I didn't want him to miss out on a year of religion classes because I knew that until he got used to it he wouldn't behave properly. And he was still passing through a rough patch and so I just couldn't leave him on his own. Secondly, I still didn't know the people and the parish teachers and then I ended up taking care of the whole class for that year. It was such an experience, because you'll start listening to children and learn from them. Because when you're at home, you only see your own kids and think they're perfect, as if they were the only children in the world. But you'll start listening to other children and say: "Oh, so it's normal for my son to do certain things. My older son is a normal child then."
- [...] My son is an altar boy at the parish. At first, he went through some trouble and used to embarrass me. People would come up to me and tell me: "Aren't you ashamed of bringing him to church? He's such a disturbance during mass." [...] At one point, I went to the parish priest and told him: "I'm not going to bring my son anymore because people are complaining of his misbehaviour." And it was true that he was misbehaving. He was still new and was misbehaving. I used to see him on the altar. But I knew that it was a phase he had to go through until he settles down to it. I used to punish him for it but deep down I knew I had to be careful because I knew he was not doing it capriciously. And when I spoke to the parish priest he sort of raised his voice and told me: "No, you stop bringing your child when I tell you, not when other people tell you to do so." He told me: "Who told you to do so? Somebody who comes to church, takes Holy Communion, and then judges other people instead of praying for her sins?" To be sincere, I never expected him to react like that, because he seems so strict and is so flustered when people disturb others during mass. I didn't expect him to speak to me like that. But I was really pleased with his reaction.
- [...] Lately the parish priest wanted to take my son to Lourdes but I was in a dire financial situation. And he was prepared to shoulder the responsibility. But I told him it was too risky because things might happen

to him [because of his medical condition] and I will be very upset. And then, I couldn't accompany him and leave my older son behind me because I don't feel it's fair. So he told me, "I'll pay the expenses for both your sons." And he paid for the air ticket of both of them because he wanted my younger one to go to Lourdes at all costs. [...] And I was really pleased. Not because he saved me a lot of money, but because I never expected this of him. People criticise the Church because it is always begging for money. But then you really believe that they do some good works. Even the fact that the parish priest is trying to set up a parish centre for the children... I'm not going to gain anything from it, but my sons will have somewhere to go rather than roam the streets. The fact that once a week my older son goes to the parish group is very important. I see that as a form of support which I have not even asked for. But I see it as a support because it's already enough for me to know that my children are being cared for. This is enough for me, added to the fact that I know that my sons are being accepted. [...] And this gives me. Such as when a lady who used to complain a lot about my younger son's behaviour, one fine day came to him with a chocolate in her hand and told him: "Today you have really behaved yourself!" That made my day. I forgot all about the sacrifices I had made.

Daniel

An immigrant from Nigeria. From an interview carried out in English:

In Nigeria, the problem comes from the leaders and from the European leaders. The problem of Africa today is politics, and this politics is run by the Americans and the European leaders so, if the American and the European leaders made up their mind to solve Africa's problems, they can. They come to Africa and take what belongs to Africa. They should try to develop Africa; so many people come to Europe because of one economic problem or another. They should try to give Africans what they want. Asia was once like that; they developed Asia; they should develop one or two

countries in Africa and let them be on their own. They keep selling to Africa and Africa is not selling to them; that is another big problem in Africa. So it will be difficult for Africa to grow. So that question, of solving Africa's problems, lies on the American and the European leaders.

- [...] Initially when you get your freedom [from detention, in Malta] you see things very strange to you. Then you have to adapt to the system.
- [...] There are some Maltese who don't really want blacks. There is something which I see in the white people in general; it is that this idea of racism is not what they learn from the beginning but what they were taught from childhood.
- [...] Well I would say you cannot prepare me some kind of food without asking me what I want. It's something very unacceptable that you give me something or you try to help me without knowing what I want. You cannot just go ahead to do something from your mind. It could be out of generosity, it could be out of kindness, or out of love; but you really have to know what I want. But I think that the [Maltese] government is really trying hard. If you look at some migrants, many of them are destined to go to somewhere else. I think that is what most of them really want. You can see the ones that want to go back home, [the Maltese] government made provisions for that. So they also make provisions for those who want to stay and for those who want to migrate to other parts of the EU. Not all of them want to leave, some want to stay [in Malta]. The ones that want to stay can be given some encouragement to go to school, you know, giving them the freedom to go to school.

Rita

A single woman. From an interview carried out in Maltese:

I'm separated. My mum was abused and got pregnant with me, and looking back I rarely remember any instances where my mum showed me any love or where I felt that bond between mother and daughter. I was the first born. This hurt me a lot. I never expected anything. [...] My mum is old now, at least the person they say is my mum, let's put it

this way; because I think my mum is another person, maybe I got mixed up in hospital. And I'm still suffering the consequences to this very day. Obviously there was no show of affection, and so you start yearning for some love, because you are deprived of it. And since we were a large family, I was never a child. I was always a grown up. I saw my brothers and sisters off to school, changed nappies, did the cooking, since I was seven. When I took my siblings to school, I used to cry because I wanted to go to school too but I had to resign myself to returning back home to take care of those who were still at home.

- [...] I suffered a lot of sexual and physical abuse. And please don't mention *Appoģġ* Agency, it has gone down the drain. [...] First, because there's such a long waiting list. If you need to see a psychologist, to see that, to see the other... [...] We would have been asking for help for a very long time and went to all sorts of places... everything.
- [...] We who are abused, the victims, would know much more about abuse than the social workers and the like, because many people do not want to speak up. But we would know that there is abuse going on. I wouldn't poke my nose into it. I'm not going to phone the police, for example, because that would make matters worse. But abuse is going on, lots and lots of it. Most abuse is perpetrated by siblings, for example. Although there are cases where a woman abuses the male, in most cases it's vice versa, the female is the victim. Your father, your grandfather, your uncle, your cousin, your brother, mum's boyfriend... whatever, if you study sexual harassment and abuse, they're all coming from a closely knit person. You'll have that sort of faith in him that you feel you can trust him, because he's a family friend, or because he's your father or your uncle or your grandpa bla bla bla. And you trust him and then you end up being scared because he starts threatening you.
- [...] I've seen my mum being beaten a lot. I needed help but mum couldn't help because she herself was a victim of violence. The abuser threatened me: "If you let a word escape you..." There was no one to help. [...] What can a young girl do at the young age of eight? What can you do? [...] I didn't find any help.

- [...] There were times when I tried to run away from home. [...] But you always go back because you'll have lots of flashbacks. [...] In that phase [of suffering abuse at the hands of her partner] I didn't find any help but rather lots of people who failed me. They told me. "forgive him", especially the Church. The Church has a lot of old fashioned ideas. Lots of people are suffering because of the Church. [...] For example, if your husband is battering you, "You got married for better or for worse," you have to remain in the situation. Why? You didn't get married to be battered. [...] There is no reason whatsoever, not even if the woman is cheating her husband; send her away and don't give her a penny, but you can't beat her. Not even a dog, let alone your wife or your children.
- [...] I found a lot of support. Were it not for Mary [parish volunteer responsible for the distribution of food to needy people in the parish] and Fr Peter, the parish priest, I don't think I'd still alive. And for example, I'm seeing a psychologist at the hospital. Yet again, it's a very long waiting process. I need more of these people. I should see a psychologist once every week at least. I need that, I know. But I only see him once every month or maybe once every six weeks.
- [...] [In case of an emergency] I don't have anybody to call for help. I'm suffering hunger. [...] Sometimes I don't have enough money for the bus. [...] If I have €3, I'd ask myself, "should I use them for the bus or should I buy a piece of bread with them?" Can you understand me? Certain kinds of food are not good for me. Certain medicine is not good for me because I have problems with my stomach. I have lots of medical conditions. I really have to be careful what to eat and what [medicines] to take. My troubles are increasing my health problems. My social life has gone down the drain a long time ago. [...] [Single women] in Malta have a bad reputation. But I don't give a damn about that. There are lots of abused women who don't have anywhere to go and so end up back in the hands of their abusers. And abuse increases and becomes a part of you and it would be very difficult to escape from it. "He's beating his wife and she returned back to live with him? Then she's bringing it upon herself." But you have to wear my shoes to know where I'm going, and what I'm feeling.

Bartholomew

An immigrant from Eritrea. From an interview carried out in English: The problem Africa is facing today is that the Europeans have to stop misleading the African leaders. When they come to Africa, they don't care about Africa's welfare. They end up putting Africans into tribal wars. They know what to do to solve Africa's problems. This is what so many of us know about; we don't need to be told. So many Africans today are passing through poverty because of what the Europeans and Americans have turned African leaders to.

- [...] It took me 15 days to travel from Sudan to Libya. I had to pass through the desert just for me to locate a better life. In Libya, also there is no stability of life. In Libya, it is another kind of life. Nobody can really bear life in Libya. It's not good. There is nothing you can do in Libya, you can't have free movement, you don't have freedom to say anything you want to say. In some African countries, there is freedom of life but in Libya there is no such thing.
- [...] I took the risk [of taking the boat from Libya to Malta] because it is more risky to remain in Libya than crossing the sea though the sea was rough and very bad. But I prefer to die in the sea instead of staying in Libya... I was in the boat for 5 days. We were rescued by the Italians and they brought us to Malta. Our destination was not Malta but Italy. I don't think that there is any migrant in Malta today who planned of coming to Malta. All migrants in Malta are here by mistake.
- [...] Ok, the Maltese, I mean 75 % of them, are full of discrimination, they don't like us. And that is bad. They should try to give us some respect because we respect them. I know we are migrants here but we are human, we are created by one God, so we are one in Jesus Christ. It's only 25% who have the fear of God.
 - [...] Yes I am very worried because there are no jobs.
- [...] I cannot stay in Malta. I have never wanted to come to Malta, so I will not stay in Malta. It's a small country, it cannot tolerate us. If I have

any chance I will leave Malta to a better place... No I cannot change my life here in Malta [...] When the Government of Malta doesn't have any good plans for us in Malta, no job... how can I change my life when there is no job? I don't expect to change my life in Malta.

[...] I know they [the Maltese people] have a small land that cannot accommodate us, but that is not enough for them to lack humanity. Anyway they are not like the Europeans. They should see us as one. If they come to my country, I will treat them as myself [...]

Joelene

A separated woman living on her own. From an interview carried out in Maltese:

I'm passing through some hardship big time. Yesterday was the day! I received the water and electricity bill. I was feeling ok until I saw it. And now I'm feeling I have a breakdown. €430 covering a period of six or seven months. I don't know how I'm going to pay it. [...] I almost went mad. I'm still paying my arrears and was happy because I was about to pay up my debt on utilities. But when I saw the new bill, €430, I started crying, unbearable sadness... It's like when I was attending mass last Sunday. The priest was mentioning the fact that, you know, in Easter, the lamb here and the lamb there... I said to myself: I don't even have a piece of bread let alone the lamb. I don't know what meat tastes like anymore. It's only pasta... pasta with some butter, and maybe when I have some tomato paste I make some sauce.

- [...] I live on welfare services. I pay €230 per month in rent. Then I pay electricity and water, cable television and telephone. That's it. I live on my own. I never go to the open market, I never go to... well I never go anywhere. I'm always at home. If I didn't have my television, I'd get a breakdown. That's my life.
- [...] I used to live in Australia, but I had to come back because my husband used to beat me and got into debts and life got complicated and I

had to leave. I've been in Malta for the past ten years and it's much better now. [...] But my family is still in Australia although I have a cousin who lives round the corner.

[...] I only get some help from the parish office. And then, there's also a friend of mine. If I tell her that I don't have anything to eat you'll see her coming with a plate in hand. But you know, I'm not going to tell her I don't have anything to eat every day. One day, I phoned 179 [emergency phone run by *Appoġġ*]. I called because I was suicidal, feeling mad, crying. I was suicidal. I'm so desperate to keep up with expenses that sometimes I say to myself, "Why am I living? I'm extra in life. I'm not needed here. I can't do the things other people do. I can't go here, I can't go there... I only go to church and stay home for the rest of the time. Is that what you call a life? That's not life for me. [...] On Saturday, I get the [social assistance] cheque; on that same Saturday I'm broke. Life's become too hard. There's poverty in Malta ok. And that's why we go mad. Because then these people come... I'm not racist because my son's son is black. I'm not racist. But these black people running around the streets, all of them with mobile phones, high class, bought on the high street. Come on. Then Maltese people go asking for money and they don't give them anything. I'm not racist, as I said, because my grandson in Australia is black. And government should also see to this other thing. Maltese women settle in with black people, they have a baby, and register it as 'unknown father' to get more relief [social assistance]. What do you mean by unknown father? Register the child on his father's name so that his father will maintain him. Government should not be maintaining your child when the baby's father has a job. That's stealing. That's fraud. And they're taking money from the mouth of the poor.

[...] Three times, I petitioned the Bugle Foundation; three times. And all three times it was refused. I petitioned for help in order to be able to get a kind of kitchen; an ordinary cupboard. But instead, I had to pick up one from the street. Shame. A miserable cupboard. It's orange. You can come and see it. You won't find anybody who has an orange kitchen cupboard.

I picked it up from the street. Somebody threw it away and I picked it up. A friend of mine helped me to fix it in place because I didn't have one. Then there are two unmarried mothers, living on their ex partners' maintenance money, they petitioned three times and they got what they wanted. Maybe here in Malta you need to know people. I don't know. [...] They're not really helping the poor with the money. I'm being honest, it's what I'm seeing with my own eyes. I'm not lying. I have nothing to hide.

- [...] I cannot work without losing my social benefits because I don't have any children. [...] And I'm not going to do cleaning work in other people's houses, no way. Because I suffer from backache, sciatica. But should there be some job like, let's say, behind a desk, I would be ready to go for it. But otherwise... Break my back in other people's houses? My sciatica... There's poverty. There's lots of it, tell them. Lots, lots, lots of it.
- [...] When I first came to live here in Malta, my cousin hosted me for four months until I found a flat because without a fixed address you won't get relief [social assistance]. [...] I've been living here for the past five years because the first flat I got had too many stairs. More than a hundred steps to get to it.

Moses

An immigrant from Niger. From an interview carried out in English:

First all the money being carried from Africa to Europe will have to be terminated, and seized, and all the illegal business the African leaders are doing with European leaders should also stop. So you see, they [African leaders] will not like to lose all these things, just like that. They will like to remain on top while the poor get even poorer. Only if they give it up and the European leaders stop patronising them for such barbarian acts, only then will the problems of Africa will be solved.

[...] The Libyan people are using it [smuggling people into Europe] as a kind of business, but they try to help so many people without collecting any money from them, and also use it to make big money for themselves. Just imagine where they have to collect 1,200 US Dollars from each person

and load up to 32 persons on a small boat, putting their lives at risk... But still I prefer it to be like that than to stay in Libya [...] It's better for me to die strongly in the sea than to die like a chicken in my country.

- [...] I spent six days in the boat, and we lost some people in our boat. But by the grace of God I am alive today. Two persons jumped into the sea and lost their lives. We tried to stop them but before we knew it, they were gone. We lost all hope. I was already going to attempt jumping into the sea myself, but a helicopter came from nowhere, and was flying around us. They called for rescue that helped us and brought us to Malta.
- [...] Here in Malta life itself is not easy, but there is nothing I can do about it. All I can do is to put myself in the situation that I find myself right now. It is better to be in this condition than to be in Libya or my own country.
- [...] We are all here by mistake. Maybe because God does not want us to die, he brought us here. The government of Malta can help if they want to help. They should try to provide jobs for us so that we can contribute to their economy. They should stop seeing us as criminals. If our country was good enough, we would not have come to Europe. That is what they [should] know about.
- [...] I would have loved to stay here in Malta, but with the threat of what they say everyday on television, radio, newspapers and other media, they are not encouraging anybody. Maybe one day they will wake up and say: all migrants should go back to where they are coming from or where they came from. I can't stay with the people who don't like to see me. They don't like to sit close to you on the bus and when you sit close to them they squeeze themselves on the seat of the bus as if there is no space in the seat. That is absolutely primitive. If I were told that these people are still living a primitive life, I will not believe it.
- [...] I even don't know why they are keeping us here. They don't want to help and they don't want us to go to any other part of the EU. They want us to waste away here in Malta. They should give us the chance to change our lives or give us documents to leave to other EU countries. Then they

would have automatically changed our life.

[...] The government of Malta knows what we want. The freedom I want in Malta is that they should try to accept us as humans, not looking at us as animals. They have to accept the fact that we are created by one God. We are not different from them. If God can accept all humans as his children, why is it difficult for man to accept his fellow man as his son, friend or brother? I know that we came here illegally but it's not our own intention to leave Africa; if it was good for us to stay we would have stayed there. They should consider the risk we took all the way from Africa. It is by the grace of God we made it to be here today, all because we want a better life. We don't want to become armed robbers. I think what we want is acceptance.

Charlie

An elderly widower living on his own. From an interview carried out in Maltese:

I used to live in Hal Millieri. I had a house there. I had lived there since 1973. But lately the landlord wanted the house back. He took me to court and managed to get his house back. And I ended up in a shelter.

- [...] Johnny was a Godsend on that day. It was the 13th of May 2006, a Wednesday. He told his friend [at the shelter for the homeless run by an NGO] "This man's sleeping on the street. What are we going to do with him?" And the other answered, "We're not going to leave him there." And they started checking their premises. [...] And finally they found me a bed. [...] And they kept me there. And last May was going to be my second anniversary in there. But then, the people at the shelter started to speak up for me in order to get a house from the Housing Authority. But it was all in vain, and finally I managed to rent a house not very far from the shelter itself, at €175 per month.
- [...] Today I'm a pensioner. But formerly I was married. My wife died in 1995, on Ash Wednesday. And then I had to face the landlord. But when I was young I faced a tough life. My mum died when she was 39. I was 12

years old. And they took us to St Martin's orphanage. And when I came out of there I used to live on the street, at the entrance to the cemetery, near the entrance of some police station here and there. I used to sleep in all sorts of places. I don't know of a place where I have not passed the night.

- [...] I have children of my own. I have 11 children. But, don't take it as an offence, don't argue with me, I have put all my children behind my back. It's as if I don't have any children. That's how I feel about it. [...] Don't argue with me about that. There's a foreign woman, Margaret, and sometimes she asks me over to her house for a meal, like yesterday for example.
- [...] Johnny knew I was not happy in the shelter. He used to tell me, "Be patient, be patient. I know you're not happy here." He knew I was not happy at the shelter. All sorts of funny things happened there. I used to be on my own. I used to wake up in the morning, do the things I had to do, go out at eight in the morning and didn't return before ten at night. I was really unhappy. [...] Today I'm really happy. [...] I wake up at around eight, go to buy the milk and take it to Johnny at the shelter, stay there till midday, then I come home for lunch. Afterwards I go back to the shelter, stay there till about four or five and then I come back home. I'm like an assistant there at the shelter. I do odd jobs, helping in the office; I spend most of my time there.
- [...] When I still lived in Hal Millieri, I spent most of my time with my animals. I had goats, rabbits, horses, all sorts of animals. I whiled away my time with them. I used to go around in my garden with the goats. I used to work with the British services, watching over the boilers. Then after 1979 [when the British military base was closed down], I was employed with the government. I was in the roads department. My last job was as a watchman. But then I had problems to get my pension because I had switched from a job with the British services to a job with the Maltese government. The people at the shelter are still helping me to sort it out with the Social Services Department.

[...] When I lived in Hal Millieri, whenever I went to the parish priest for help, he always lent a hand. He used to help me. For example, he never gave me any money but he used to give me food, the surplus food from Europe. He used to send for me, send the church warden to fetch me, telling him, "Go and tell Charlie I need to talk to him." He gave me milk vouchers, lots of them. The other parish priest, who was there before him, sometimes used to give me a box with lots of stuff, chicken and stuff and things.

Carrie

An immigrant mother from Nigeria. From an interview carried out in English:

At home it was not well with me. Everything seemed to be falling apart, that is why I left my country. I come from Nigeria where things seem to be all right but it is not so. If I did not have any problems that were beyond my control, I would not have been here.

- [...] I have a family at home, two brothers, three sisters, mother and father. My father was a schoolteacher before he was relieved of his teaching job. My mother is a tailor and her tailoring is what we all depend on, including my father, as he could no longer take proper care of the family. My brothers and sisters have all dropped out of school because we cannot afford to pay our school fees any more. Things were not getting any better by the day. We were leading a miserable life. Therefore, I had to go away from home.
- [...] I left for Europe when I lost my brother to the hands of death. I was frustrated, and then I said to myself, "let me just go and die somewhere else." So I met someone, and we started dating. He gave me all the support and the encouragement to come to Europe. He told me that my life and that of my family may change if I change my destination to have a new life.

My journey to Malta is beyond description. Where it not for God who was on our side may be I would have been history by now. I started my

journey from the northern part of Nigeria (Kano) to Niger. I was in Niger for six months. Life was not easy for me in Niger but I was happy because no member of my family was there with me. I did not think much about my family, I did not call them either. After six months I left Niger to Libya. While travelling through the desert I thought that that would be the place where I would finally give up my life like my brother. I began to think much about my family and my late brother. Deep down in me I was dead because all I was seeing was my late brother. I was in the desert for two weeks before I got to Libya. I lived in Libya for two years before I proceeded to Europe. Well, I was not coming to Malta. I came to Malta by accident. We were forced to land in Malta even when we were telling the coast guard that we were not going to Malta. Still, they brought us to Malta by force.

- [...] Well, as I said, my journey was not just a journey but also an opportunity to learn and to know God more. Because there were a lot of dangers on my way, like camping in the desert for weeks where there was no roof over one's head, no water to drink, no food, no place to buy anything or whatsoever. Some people died there in the desert some were attacked by rebels. But God stood by me.
- [...] My first day in Malta was like I was dead and came back to life after five days in the boat on the Mediterranean Sea, even though I had not heard of any country called Malta until then.
- [...] My present situation is not too good. It is like jumping from the frying pan into the fire. [...] Here where I live, there is nothing like privacy. How can more than one woman with children live in one small room. It is better for them to let me know if I am a slave in Malta or a human being like them. There are more rooms in this place but they are all locked up and there's nobody occupying them. See where we live. It is like a place where animals are kept. The rooms are very very untidy. Even if you bring a decent dog to live in this room, she will not.
- [...] My husband used to have job but since this winter we do not have any job. We only manage with the allowance they give us at the end of the

month. Look at my baby; I have to buy him baby food from the allowance they pay us. They used to give nappies but now they no longer give me nappies. They said my baby is above five months and so I have to buy nappies and baby food for him. If Malta doesn't want to help us it would be better if they tell us because we are really tired of what Malta is turning us into. We are here to find help and not to find death or to become a prisoner.

How can I live a decent life when nobody is giving a helping hand. I am getting more frustrated day after day. For someone to lead a decent life he or she must have a helper who will lead him along the path towards a decent life. You know I am from Nigeria; people from the west coast can't live a decent life without a helper here in Malta. Malta doesn't care about us, all they care about are the Somalis. I have been here for some time now. A lot of Somalis met me here, but where are they now? They sent them to other EU Countries for them to live a better life. I went to the UNHCR office, I pleaded with them to consider me and my children to join those that are going to France but they bluntly refused. There may not be war in our country, but what we face is more than physical war. We deserve to be treated the same way the Somalis are being treated. We came along the same desert and took the same risk to cross the sea. We came from the same Africa. So why treat the Somalis in a special way? This is not how I can find a decent life.

- [...] For the fact that we do not have the same skin colour Maltese people look at us as if we were animals. They forget that in the creation of the world, as far as I know, God made man in his own image and likeness. He did not say that men have different skin colours, or that some are black and some are white. We are all made in the image of God.
- [...] I am living in poverty. We don't have a job and we always wait till the end of the month to collect the allowance. The money is very little for us to meet our needs. We live as if we were beggars. With what I am seeing there is no life in me but I leave everything in the hands of God. [...] My worry in Malta is that I do not have a life here. I am not different from

a prisoner. I need to be loved, but I feel rejected. [...] I have fears for my future because I do not have any future. [...] Malta does not want to help me get that change of life I am looking for and that made me leave my country. They have rendered me hopeless.

[...] My hope for my future is not guaranteed as long as I am in Malta. I am wasting away here in Malta. If this is how God decided I will die then who am I to question God. However, if God does not want me to die here in Malta, he will touch the heart of every one involved in the case of immigrants, so that we may have the freedom of free movement. Malta complains about the country being too small. But they do not want us to leave. I want to leave Malta and find a brighter future for my family. We have no future here. They have to release us to go to other bigger EU countries where we can find grace in the eyes of God. We have been here for some time now. Nothing has changed in my life. I don't sleep at night because I think of my miserable life all night. There is no future for me here in Malta. Malta should please help us.

Lily

An unemployed mother of two. From an interview carried out in Maltese:

Well, let me tell you the story from the beginning. I had a difficult relationship. My children's father was a violent man, and I passed through the worst time of my life. He reduced me to... not even misery. There isn't a word that could describe the state he reduced me to. I ended up broke. Well, he went away. I got rid of him. And there one nightmare ended, and another one began. I had two children, they were young at the time, my son was ten and my daughter was three. There was nobody to take care of them for me and I wanted to get a job. Debts started piling up, they were about to cut my electricity supply, they were going to evict me from my home... There was nobody who could take care of my children. What could I do?

[...] I have a flat from the Housing Authority. But, you will be shy to

speak up because there will be people who start avoiding you because they see you in a certain situation. You feel you should not speak up. Well, I never asked anybody anything. And it had to be a friend of mine who pushed me to go to *Appoġġ* because otherwise I would still have been under... You might tell me, "But you get relief [social assistance]." Relief is not enough. Those who get relief and then buy expensive clothes and similar things, well there's something fishy in there. Because you can't live on relief, buy clothes from the high street and spend capriciously. You cannot do that relying only on relief. Well, I got a job, I worked hard. The General Workers Union had a play school and I used to leave my younger daughter there. The other one went to school. After school, he went to my mother's house, depending on the shift I was working that day.

[...] Then after some time I met a friend, I kept him as a friend. He had passed through a similar story. His wife used to squander all his money and all that. We carried forward our relationship and we got married. But he had a police report... a drug case. He tried to get back on his feet but he couldn't. "Where did you work before applying here?" "I had a drug case." And that's it. All doors are closed. And this is still happening. [...] I would like to work. But, is there any work? The minimum wage is only about twenty or thirty Euros more than relief. And where am I going to leave my children? I would really like to work. Even my husband would like to get a job. I try to seek help... One day I went to an agency which prides itself in helping poor people. I was still a single mother at the time. I needed to buy my children's school uniforms and just couldn't do it. The person there told me, "According to my calculations you almost get the minimum wage, with children's allowance and relief." But couldn't she understand what I was going through? What was I going to do? My children needed their uniforms, I had to pay my debts, my utility bills. They're not credible. First they tell you, "Oh if only you came asking for our help. Didn't you know we could help you?" But you'll be too embarrassed to ask for help. Those who go and ask for help are either desperate like myself, or else cheeky persons. [....] Because if you're coping but then you find yourself

in such a situation... If you're not in such a bad situation but then you find yourself in dire straights, you'll be embarrassed. You'll be reticent to ask for help.

[...] I spent ten years with my first partner, from 15 to 25. [...] Sometimes he was OK. He wasn't violent from the outset. First, he cut me off from my circle of friends. He made me depend upon him. He indoctrinated me, it was as if he was bringing up a puppy. [...] I was still young. He was my first steady boyfriend. [...] I tried to ditch him. When I tried to do this, he used to threaten me that he would find me out and smash my face or whatever. Something like that. And he sometimes passed through some good patches. For example, he used to go through some three months behaving really well and then pass through two months in which he made up for those three good ones. Then I decided to leave him and he got me pregnant. And then, how shall I put it, we are people who love the family. I always wanted to have a family, a father figure. And people are really stupid. "Don't bring up that child without a father, blah blah blah." Sometimes, I'm afraid, even the Church. In fact, sometimes it's better to be without a father and grow up in a decent manner all the same. There was the father and the mother. What's the big deal? He used to hit them. He wasn't a father. He was a beast, excuse my language. He was a beast.

[...] He used our children as a pawn. When I used to tell him, "Go away," or "I'm fed up of you," he used to drag me from my hair, take me into the children's bedroom and say to me, "You're an egoistic woman. Do you want them to grow up without a father?" He used to harp on that. But then, there came a day when he started hitting them. It was OK if he hit me. But hitting my children... And so I started putting pressure on him. He used to say that I was gagging him. I was not gagging him. I used to tell him, "Can't you spend five minutes with your children, with your family, rather than chatting with that and the other on the computer?" And he used to answer, "I can't do anything. I can't go out with my friends." He used to put pressure on me, so I wanted to make him face the reality of having children. And then at last, he just packed up and went away. But he

had reduced me to shambles. And I'm still suffering the consequences. My sister tells me, "Why are you suffering consequences now that he's gone?" But I'm still depending on the support of *Appoġġ*. My children are still traumatised. And nobody believes you. Nobody does, they just judge you. I'm still suffering. [...] He used to hit the wall with his fists, and the doors. There are two broken doors. But I don't have any money to get them fixed. I want to get away from that house. I said so even to *Appoġġ*. In that house, I can paint the walls, decorate the house, but the memories will still be there. [...] I'm very much ill at ease there.

[...] As long as my new husband and I remain unemployed, the future will remain bleak. And economic stress is agonising. There will be a lot of stress. You are afraid to use the cash dispensing machine because every time you check the balance on your bank account... We're living a miserable life. A misery. [...] I'm not a greedy person, somebody who's always thinking about money. But you need money. You can't do without it. I don't want to build a mansion. I only want to live a normal life. We're not leading a normal life at the moment. [..] I don't like begging. What I want is a job, a job for me and for my husband. I'm not going to keep begging. [...] But without any school certificates, the chances are next to zero. I tried to get a cleaning job. It's only a minimum wage. And since we're married, his unemployment benefit will be reduced. [...] I'd rather remain as I am. Even to write a CV. I'm not very good at writing. When I went to the ETC office, they gave me an application form to fill in. They did not help me much. I had to fill it in on my own. I made a mess of it. You feel as if you were living in a world of your own.

Joseph

An immigrant from Ghana. From an interview carried out in English: I was a sales manager in my country and I graduated as an accountant from the University of Ghana and I had the opportunity to work in a very big super store before something went wrong in the community.

[...] This is not the time to find the causes of Africa's problem but the

time to find the solution.

- [...] It was a very long journey from Ghana to Libya. I had to go to Mali, from there to Niger through the Sahara desert and from Niger to Libya.
- [...] I think Libya is far better than any other African country. You find things easier there than some other parts of Africa, but the problem is that, one, their racism is just too much that you cannot work along the road freely or with peace of mind. Two, the religion; it is another big problem. There they don't like Christians, and the people from West Africa are Christian. You cannot make friends with them, you cannot turn your face the direction where their women are, and so many other things.
- [...] Nobody wants to come to Malta; it's by accident we came here. [...] Well I cannot say I am maltreated in the first place, because it's not easy for someone to come from nowhere and be accepted just like that, in a place where you are not recognised. They don't know us, so we don't have to take any form of treatment as an offence. That is how it should be in the beginning. But it's not going to remain like that forever; with time I know things will change.
- [...] Malta is a small place and they don't really have much things produced from Malta. They import almost everything from other parts of Europe. So it's difficult for some of them to afford these things from the market. I know there is poverty in Malta. I have seen some old women who are supposed to be at home resting but they are still working, you know; at their old age they should stay at home while their children take care of them but because of poverty they still work. Just for them to meet with one or two needs, if you lack your major need, then you are in poverty.
- [...] I am living in absolute poverty yes; when there is no job, there will be no money. And when there is no money, then you are in poverty because you can definitely not be able to meet your needs. I am roasting in poverty here in Malta. If only they can help us, then I will be free from the hands of poverty.
- [...] No, I never planned to come to Malta and I didn't even know about a place called Malta until the day I was brought to Malta [...] There is

nothing good that is happening to my life here in Malta. I am just here like a piece of wood without any use, when I have a lot of potential in me. All my talent is wasting away in Malta; if I can find myself in any other part of Europe I will be useful to them.

- [...] First, they [the Maltese] should give me good job, and everything will just be going normal. When there is a job, I must have to contribute in any way they want me to contribute. I cannot be working without contributing. I will have to contribute by paying my tax.
- [...] The kind of freedom I want in Malta is love. There is nothing that is more than love you know; they should love us like they love themselves. If they can do just that for us, we will all be happy for the rest of our lives. There is one thing they should know, we Africans love them very much and I know that some of them love us but if they can completely love us, we will be very happy here in Malta and nobody will complain of anything.

Norman

An unemployed father of one in his late forties. From an interview carried out in Maltese:

Let me tell you. I have a double problem. I'm unemployed and I'm really hard pressed. I'm hard pressed mostly because I have a daughter. I don't live with my wife anymore. And I have been granted my daughter's custody and care. Being separated from your wife is already a cause of tension. But I also have the custody of my daughter. She is in form 5. She's about to sit for her matriculation exams. I had to pay for her exams and for private tuition. I'm really tense because I don't know how I'm going to cope. Had I been living on my own, I'd have settled down to a piece of bread. But I'm not going to give a piece of bread everyday to my daughter. You won't even give her yesterday's food a second time because she'd tell you, "Are we going to eat the same as yesterday?" She won't understand you. She still thinks things are going on as usual. [...] A person is not poor just when you see him begging in the street. Far from it. Far from it. There are many problems

which make you tense when you end up without any money.

[...] I had good jobs. But all of a sudden... Lately I was teaching English to foreigners, and I also had the opportunity to work as an extra in a film in order to supplement my wage. I notified my employer, it was in June, and he told me, "You're going to be absent from work at our peak time. But I kind of stuck to my guns. I was given the opportunity and wanted to take it. So my employer gave in and gave me the go ahead to take part in the filming. But then he somehow got cross and didn't phone me anymore to take classes. I tried some other jobs but just couldn't settle in them. No, no, I sometimes had very good jobs. I was once a manager with an airline company. But that was a long time ago. Now, all of a sudden, I have found myself in dire straights. Stop. I can't find a job, any job...

[...] One reason for my problems is my age. And it was the people at ETC itself who told me this. They told me, "You have enough qualifications to get a job, but age is against you." An employer would rather get people between twenty and thirty years. He'd argue that, "otherwise an elderly employee would soon go into retirement." I have the qualifications but age is against me. I think that's the problem. Now I'm looking for jobs where age is not a determining factor, such as security guards. But it's not easy. I've been waiting for an answer for the past four months. But it's not easy.

[...] I have two diplomas. But age is there to reckon with. Employers would prefer younger workers. I think that's the problem. I don't know if I'm unlucky enough. But I think that's the problem. Even the people at ETC have drawn my attention to it. They told me, "Age is against you." But they told me, "don't give up." And I have kept trying. As I told you, I'm trying to tap those sectors where age is not that important. My work is strictly speaking office related. But that's probably very difficult to get.

As a parent, I'm going through the most difficult period. [...] I don't dread a challenge. And I'll do everything for my daughter. I'll settle down for a piece of bread and give her the meat. But the problem I have now is that she doesn't want to study. So I'm doing a lot of sacrifices but at the

same time I'm feeling like all my efforts are useless, because she doesn't want to know anything about schooling. She has her first matriculation exam next Saturday. She'll be sitting for her English exam. But she's always on her computer, listening to music, texting to this and texting to that, sending messages to everybody... Next Saturday she has her exam. Who's a student like that? In a couple of day's time... That's what irks me most... As for the rest, well, there's God, everything's in his hands. I trust in God.

[...] I looked for help mostly from my family; my mum, mainly, and lately also from my brother who has a job. Otherwise I don't know where to look for help. But I thank God that my mother has always helped me when I was in need, and even my brother. [...] Financial help... They encourage me; every time I go to her she gives something, sometimes it's a fruit, sometimes it's an onion, sometimes it's... I don't know. You know there's someone you can rely on for some time. You'd know that you'll never become totally destitute because there's a resource. They understand me. Lately my mother told me, "Don't bother too much. Until you get a job we share what we have." Isn't that a consolation when she tells you that? "Don't bother too much. We'll share..." Poor soul she lives on a pension. She's not a rich person. She depends on her pension. But she told me, "Don't bother too much. Until this dark patch is over we'll share what we have." Isn't that a consolation?

[...] I don't long for anything. All I desire is some sort of job which helps me and my daughter to plod on, at least until she decides what she wants to do with her life. Because she still doesn't know what she wants from life. Otherwise I don't desire anything else. At my day and age, all I need is a modest job that would enable me to make ends meet. Otherwise I don't need anything else. Because, when you consider everything, I don't think I have so many problems. But these [money] are a great problem.

[My cause for concern is] my daughter. You sacrifice yourself for her but then, when she walks out of the door you wouldn't know whom she'd come across. [...] Bad company is always something that worries me. Today, a young person of fifteen goes out at six in the afternoon and

returns home at one in the morning. Isn't that worrying? And she will go to places where you'd meet all sorts of people. So that's my preoccupation... that after I have sacrificed myself, something would happen to her... God forbid... Otherwise I don't think I have lots of problems. Overall, I'm not a very complicated person.

[...] At one point I tried to get a flat from the Housing Authority. But since during the separation procedures I got a garage, the people at the Authority told me that since the garage was valued at more than €11,500, I was not entitled to anything. And it stopped there. I was already living in my mother's flat she got from her unmarried aunt. We used to come here when we were young to visit my great aunt during the Summer holidays and during Christmas time. I tried to fix the place because it was not habitable anymore. I fixed the windows because they were too old and needed replacing. I asked my mother to lend me the flat. [...] God forbid I'll ever need to rent a flat. Where would I find the money? I don't know how other people manage. But I had another financial problem. I got a bank loan to buy a computer for my daughter about two years ago, to help her in her studies. A year later she gave up on her studies. And I'm still paying the loan. I'm paying it in monthly instalments. And when I was still teaching English to foreigners, the Social Security Department officer told me, "As a single parent you can refrain from registering for work and still get social benefits. And you can work too but you cannot exceed a certain number of hours." He mentioned a number of hours per week. A pittance. But I did my calculations and thought, "If I work about four hours in the morning, and not on a daily basis, I won't exceed the limit and still receive social benefits." I started out well but then I started going overboard. And started getting worried. I started ignoring the limits... It was Summer, the peak season, and my boss told me, "Would you stay here until three in the afternoon?" I told him that I couldn't because I had limits to the amount of hours I could work because I was receiving social benefits. Then I was getting afraid he would sack me and I stayed till three, and I started enjoying myself teaching... But then I was called by the Social Security

Department and they told me, "Look here, you have exceeded the number of hours and so you were not entitled to full social benefits. You have to pay back the difference." And I ended up with a bill of about €2000. And even this, I'm still paying it in monthly instalments. So from my present social benefits, I'm paying the bank loan on the computer, I still have two months left, and also paying €10 per week, which is being reduced from my weekly pay cheque of social benefits, to pay back the social benefits I got in excess when I was still working as a teacher. So that's my luck, [laughing], trying to look at it from a humorous angle.

[...] I'll repeat, if I had a modest job, I wouldn't need anything else, anything at all. But I have never thought that when you become unemployed you'd go through such tension. I never thought that would happen. The tension... I never expected that. [Laughing]

Joy

An immigrant mother from Nigeria. From an interview carried out in English:

I was born into a family of nine, my father, mother, five girls and two boys. My father is a civil servant. He works with the Ministry of Health as a security officer. My father and mother are separated and my mother is a fulltime house wife without any job. My brothers and my sisters don't go to school. We do all kinds of jobs to sustain our mother and ourselves since my father no longer takes care of us.

[...] I was going through family pain and poverty; so I had to leave home to have a change of life, to fight against poverty in my life. And the only way I could achieve that was to leave my home country and start up life afresh somewhere else, a place where I can forget my past poverty life that my parents have put me into. I do not want to become like them. I want to be different from them. I want to give my children the best they deserve, unlike my parents who gave birth to me but yet could not send me to school. My brothers are into all kinds of risky jobs that could take their lives at any time.

[...] My journey to Malta was not really an easy one though I did not plan to come to Malta. I thank God that I did not die in the sea or the desert. It was like going to hell alive. This a journey that lies between your present and your future. If your present is good enough for you, then you don't have to risk taking this kind of journey. But my future matters a lot to me and I am desperate to change my present for a brighter future.

First, I travelled from Nigeria to Niger, where I spent three months before leaving for Libya. Niger is a desert. I managed to stay there for the three months. I left for Libya after that period of three months, and in Libya I stayed for two years. I was working while in Libya though life was not too easy because of the racism and different religion. There is nothing like human rights in Libya. Even if you work along the street it is a risk.

[...] I faced so many dangers on my way. It started from my country, Nigeria, where I faced the problem of poverty that led me to leave the country. On the Nigerian border with Niger I was robbed by some people, but I kept going. I went to a place called Duruku in Niger where I found most African brothers and sisters who spoke English. In Niger they don't speak English; in Niger instead they speak French. There in Duruku I faced the danger of being raped by the Niger military and other evil people. But God saw me through that part of my journey. Then I proceed to Libya where I really faced the greatest danger of my life. On my way to Libya across the desert I saw a lot of human bones and bodies of people who could not make the journey, people who gave up on their way. The desert is so hot that even when I managed to get water, the water was so hot that I could not drink it. I was facing the risk of coming across rebels on my way and I travelled for days before we started seeing birds flying around and that was a sign that we were getting close to Libya and I finally got to Libya. Then in the sea; that was another big danger but I had to take the risk because there was nothing I could do to help myself.

[...] Well, my first day in Malta was the day I knew that God really loves me, to bring me out of the land of death to the land of the living. I was

happy to be alive and it was the same day I knew that I was in Malta and in that same day I was detained for one year and two weeks just because I came by boat.

My situation today is not good. To be honest with you Malta has not been nice to every immigrant. [...] I have a family, my husband and two sons. [...] I live in the open centre. This is a ghetto, but even in the ghetto there is privacy; but here we are just piled up in one small room as if we were not humans. But still we have to manage because we can't talk, whatever they say is what we do.

[...] I don't work but my husband is working, but it's not a stable job. Sometimes he gets a job but not all the time. [...] Life here is not helping me to lead a decent life and I don't know what to do any more. [...] I have nothing, they don't give my children baby food and nappies; they said they are above the age of six years and so I have to buy things for them. Look at where we are living, it so untidy, no proper maintenance. The place is not hygienic for children to live in. But we can't talk because we are the ones begging. They don't want to help and they don't want to let people go on their own. How can I survive here in Malta with the wages I have to feed my children and cloth them? Here in Malta they don't care about us. They only help the Somalis.

[...] Here I have experienced racism, mostly on the public bus. [...] I am living in poverty [...] They want me to die in poverty. Racism, discrimination and unnecessary deportation are my greatest worries here. [...] My fear is that I don't have a future here in Malta because they don't have a plan for me and that I have been abandoned like every other African who came from West Africa.

I don't know if there is any hope here in Malta. I am so much confused that I can't even think or plan and I don't know what to think or what to plan. Malta doesn't have any good plans for me; there will be a good future if they help us to move forward.

Peter

An unemployed young man in his late twenties. From an interview carried out in Maltese:

The thing is I don't have a place where to live. Presently I'm paying rent on a monthly basis plus water and electicity. I hardly make it with thirty euros a week. Plus that I never think of going anywhere, or of getting some work or anything.

[...] I used to live in other flats. Sometimes I had a job, but usually they were Summer jobs. My boss would tell me, "Next Summer I'll call you again." And what am I going to do till next Summer? I'll fall back on social assistance. For my first flat, I paid €150 per month. That didn't include water and electricity. Then I moved to a studio flat with €200 per month. Two rooms. A washroom with a shower, and another room where I had to fit everything in, furniture and all. [...] After five months I moved around the block to a two-bedroom flat, at €210 per month, hoping to get some more comfort, and that someone may help me to pay the rent. But no help came. I spent three years in that flat. [...] Now I'm living in an underground garage. It's not comfortable at all. But I can't afford anything better.

[...] ETC sent me a letter telling me to contact a company at the Central Industrial Estate. It's a very good company. I phoned the factory and they told me to send them my CV. I asked some friends to help me to send the CV, because I need help since I don't know how to read and write. I need help in that. But already a month has passed and I have not heard anything from them. Which means they don't need me. I'm still on relief. In this day and age, if you don't have any O'levels and certificates, employers would not even give you a chance.

[...] I remember I was fifteen when I left the trade school [secondary school specialising in the teaching of trades to students who did not want to pursue academic studies]. I left because I used to play truant and I thought it was simply useless to hover around aimlessly, mornings and afternoons till it was time to return home. I never liked school. A lot of time has passed now, and rather than moving forward I'm moving backwards. I

have a computer and I know how to do some simple things on it. But apart from that, I'm not really good at anything.

- [...] Today is the first time I asked for help at the parish office. I never knew about this church. But I was at the social security office, registering for work. Because the registration office is not far from here. That's how I got to know about it, the way to the parish office. People told me the parish priest was giving help. I hang around with certain people and they give me ideas how to get help.
- [...] My mother lives in a rented house as well, and I can't live with her, she only has four rooms. If I put my belongins in there, I won't have anywhere where to stay. If I move in, I won't have anywhere where to put my belongings. It's either me or my belongings. [...] I went to the Housing Authority once, about three or four years ago. Maybe four years. I was sharing a flat with another guy. And I decided to seek help from the Housing Authority. But they didn't take any notice. After a year and a half, I went to speak to them and they put me in a home. It's true I have learned lots of things there, because those who were interested have learned. Those who have not learned anything it's because they didn't care. It's there that I've learned how to fry an egg, how to do cleaning jobs and these kinds of things. So I've learned lots of things at the shelter. [...] But it's still not your home. First of all, you're with group. Secondly, if I'm seeing a girl I can't let her in, I have to speak to her outside. If I want to go and spend a couple of days at her family's home, I cannot do it because the people managing the shelter wouldn't trust me. They'd think I wouldn't return back to the shelter. You don't blame them either. And so, in a way, you have to abide by their rules.
- [...] I don't have anywhere to stay, that's the problem. And another thing is that I'm paying on a monthly basis. Had it been on an annual basis, somehow I'd manage. But the end of the month arrives in no time. I've been living in this garage since the beginning of January. Today, after four months, I've still not received the water and electricity bill. I'm expecting it to arrive any time now. I pay €200 in rent and an extra €40 for utilities.

If the utility bill exceeds that amount, where am I going to find the money? I'd be given a week time and then I'd have to leave. That week you'd be out on the street again. And you don't blame the landlord. He has to pay the utility bills. That's a big problem. And this is not my home either.

- [...] I used to work in certain hotels but wih very low pay, with €3.00 per hour. I didn't even get enough to pay the rent. [...] I worked mainly in catering, as a dishwasher. [...] Now I live with €30 a week. Sometimes I touch my pockets and I won't find a cent. I'll start panicking. I'll go to my mother, "Could you lend me €10? I'll give it back soon." But when will I be able to pay it back? After three weeks perhaps? And she cannot afford to give it to me because she has to pay the rent as well. That's my family's problem, my parents' problem. They are paying rent and I'm paying rent too. We used to own a house but my father sold it and we ended up in the street, the three of us. My other brother lives with grandma. He does not get relief. He gets something else for living with grandma. He cannot get unemployment benefits. And I cannot keep him with me [otherwise he will lose his allowance for caring for grandma]. And I ended up in big trouble. [...] Some people tell me, "You're living on your own to get more relief money." But it's not as they say. I know what I'm going through. I can take you to my parents so that you can understand better what we're going through. You'd see our problems... listen to their problems and to my problems.
- [...] When my parents had money they could afford to help me. But as we are now, with two rents to pay as well as the water and electricity bills, they cannot. And even if you go shopping. You'd spend €30 euros easily. Even more. You'd spend more than €50... I'm not exagerating. Prices vary in certain shops. In this area, shops sell at quite high prices.
- [...] A foreigner has one thing: he'd work for €1 per hour. €1. A Maltese worker wouldn't do that. Why? Because foreigners live five in one flat, the five of them working for a pittance. But if I work for €1 or €1.50... how am I going to pay the rent? And if I refuse he'd tell me that I don't want to work. But if I don't get enough to pay the rent... But foreigners will be living five

in a flat. You can see them. They're all around me. I've never had problems with them, fighting or anything. But they don't live in seperate flats like I do. [...] They share rent between them. They have a different system from the Maltese. When I tried to share a flat, I ended up in a lot of hassle. Hassle today, hassle tomorrow, hassle the day after tomorrow... being arraigned in court every so often, and at the police headquarters. I had a clean police conduct record but because of him... Then the police would label me. I've never been in jail, I've never messed with drugs... nothing of this sort. I have a clean police conduct record. And even landlords will start getting rid of you. They'd tell you, "This place is not good for you," or else they'd ask for a formidable rent in order to put you off.

[...] You'd start having mental problems. Why? Because you're always ruminating, thinking that you'd end up under a tree. Today nobody will give you a roof if you cannot pay. They won't risk it.

Lara

A single mother of four in her early thirties. From an interview carried out in Maltese:

I'm thirty two years old and I am a mother of four. The older daughter is fourteen, the younger daughter is ten. Then I have a boy of seven and the baby is going to be three soon. [...] Trouble started when I became pregnant with my younger son. I had become pregnant from a different partner. I couldn't accept it. The baby's father simply deserted me. Those were very difficult moments and I needed immediate help because I found myself in dire straights. From then onwards problems started to escalate. [...] I still lived with my first partner so to speak. But things couldn't go on that way. He didn't give me any money to buy food. I had to go and find work when I was pregnant. I was very worried that I wouldn't have money to buy things for the baby, to buy him a bed, clothes to take with me to hospital, a pushchair, milk... I couldn't sleep at night.

[...] I was pregnant with three other children to see to. My partner finally abandoned me. And the baby's father simply vanished. I ended up

on my own. My family didn't give me any backing at the time. They put the blame on me for the situation I was in. [...] For some time my sister took me in. But then I ended up at Mount Carmel hospital¹. I also was at the general hospital several times. My first partner used to threaten me. We still shared the same roof and he used to tell me, "I will burn you alive," "I'll set you on fire while you're asleep," and similar things. Then I had to give up my job.

[...] He used to be very gentle with our children but with me it was a different story. And the kids started to see me in a very bad light because, as you can expect, I was very angry at him. He knew I didn't have anywhere to go. You know, it's not very easy to get a flat from the Housing Authority. It's not easy at all. When I used to go there I could hear people say that they had been knocking at the doors of the Authority for twelve years...

When I couldn't take it anymore I went to *Appoġġ*. While I was at Mount Carmel hospital I was being taken care of by a psychologist and a psychiatrist. There was also a doctor from the Gift of Life who used to give me clothes and things I needed for the baby. She gave me everything I needed: a bath, a pushchair, things I needed to wash my baby at the hospital... I didn't have anything.

I got lots of help from the *Appoģġ* social worker. She gave me a lot of support because she knew that our story was a particular one, that our case was genuine and that we couldn't do without some help. Then I ended up in a sheltered home. I couldn't go on living in the same house I had shared with my first partner because I couldn't pay the rent anymore. But at the shelter I had a big problem. I had been brought up in a children's home, and I didn't want my children to go through the same experience. It was really hard for me to accept to take my children with me to a sheltered home. But that's where I ended up. I spent six months in the home together with my children.

[...] There were moments when I felt I was a loser on all counts. When I was younger I thought I had found the man I had always wanted. A man

who will love me, and show me respect, you know. But then there were lots of disappointments, especially with regards to our children. That's what worries me most. They are always on my mind. I felt I had not been a good mother to them. I was afraid that I was not showing them enough how much I loved them. I was afraid they were feeling the same things I had felt in my own childhood. My childhood still haunts me.

- [...] I had a very difficult childhood. I always had to accept what others offered me. Life has taught me that I have to move forward. The most important thing for me is that I have always taken good care of my children. I try to live, to make things a little better. I don't really bother about myself but I try to do everything I can for my children.
- [...] My children didn't really behave at the sheltered home. Two of them caused too much trouble and we couldn't remain there because they were being a nuisance to other residents. And we ended up in the car. Four children... in the sun, in the heat, it was summer. Sometimes I went to eat at my mother's, sometimes I went to eat at my father's... you know. It was really difficult, even for the children. They suffered a lot, even mentally. They were really stressed, and they vented it out through their behaviour. They are like babies, in the sense that they cannot express their feelings because they are still too young to understand certain things. But I was always there for them, and I tried to help them understand what was happening.
- [...] Finally I got a flat. The reason I got the flat was not because I was living in a sheltered home but because I ended up in the street. I had to get to that extreme for me to be able to get a flat from the Housing Authority. [...] It was a very difficult battle, not only for my kids, but also for me. I was always crying. I didn't know if I was dead or alive. I felt cut off from everybody else. I felt I was living in a world of my own, me and my children.
- [...] We are a large family. All of them are poor; I come from a poor family. The most they could offer me was some food. But I couldn't keep asking for food. The cost of living is always on the increase.

¹ A state hospital specialising in mental health care.

[...] The rent here is not that bad; I can cope with it for these two years. After that... I'm worried about that. [...] I have other fears, because of my children. Since we have been living here in this town, my children sometimes cry, especially my second daughter. She tells me that here there are rich people but we are poor, we don't have any money. Because at school [...] they feel inferior to others and this does not help them at all. Their self esteem is very low. For example, when my second daughter comes across somebody else in the street, she runs away. She is too shy to walk in the street. Whenever she sees certain people she becomes very sensitive. She cries because at school her classmates tease her. They tell her she is fat, and ugly, and cannot speak properly. Poor child, she has so many difficulties.

[...] I'm getting a headache speaking about all these things. [...] What I really want is that my children live a normal life like other children, that they wouldn't be in need of anything. That really worries me. As they grow up they will always need more things and maybe I wouldn't be able to put up with their needs. That's something which worries me a lot. What I really want is that they learn at school and learn music. I would like them to learn music so that they can vent their energy in a positive way rather than in a negative way. I believe that music is something you cannot do without.

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