



# Profiling social housing applicants

## Individuals applying for an alternative accommodation

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and Dr Maria Brown



**MISSION STATEMENT**

To provide and sustain decent social and affordable housing opportunities promoting stability and supporting social mobility

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	Glossary	6
	Foreword	8
	Executive Summary	11
	Main Findings	12
	General Recommendations	13
<b>1</b>	<b>Introduction: Research Design</b>	<b>14</b>
	.....	
<b>2</b>	<b>Housing Policy in Malta: An Overview</b>	<b>17</b>
	2.1 Contemporary Political Changes: Impacts on the Maltese Household	17
	2.2 The Changing Maltese Household	19
	.....	
<b>3</b>	<b>Literature Review</b>	<b>21</b>
	3.1 Research trends	
	3.2 Principal research concerns	22
	3.2.1 Housing in the context of global and national developments	
	3.2.2 Policy directions	23
	3.3 Research on Malta	
	.....	
<b>4</b>	<b>Methodology</b>	<b>27</b>
	4.1 Research design	
	4.2 Population and sampling	
	4.3 Data collection	28
	4.4 Ethical considerations	
	4.5 Data analysis	
	4.5.1 Quantitative data	28
	4.5.2 Qualitative data	
	.....	
<b>5</b>	<b>Results</b>	<b>30</b>
	5.1 Overview of the Applicants' Population	
	5.1.1 Profiling the applications   Demographics	
	5.1.2 Applicants' children	33
	5.1.3 Applicants' income	34
	5.2 Renting and sharing housing	35
	5.3 General perceptions and experiences	36
	5.4 Applicant's Needs	39
	5.4.1 Housing needs	
	5.4.2 Social policy and legislation needs	40
	5.4.3 Social welfare needs	42
	5.4.4 Infrastructure	44
	5.5 Welfare response	45
	5.6 Possibilities	47
	5.6.1 Affordable housing	
	5.6.2 Leap facilitators	50
	.....	
<b>6</b>	<b>Conclusions and Recommendations</b>	<b>51</b>
	6.1 Main findings	
	6.2 Recommendations	52
	.....	
<b>7</b>	<b>References</b>	<b>54</b>
	.....	
<b>8</b>	<b>Appendices</b>	<b>59</b>
	8.1 Survey	
	8.2 Introduction Letter	62
	8.3 Observation Sheet	63

# Glossary

## **Affordable housing**

The provision of housing to a segment of the population whose income is higher than that of persons eligible for social housing but not high enough to enable them to purchase / lease their residence unaided.

## **Social housing**

The provision of housing to the segment of the population in the lowest income strata, currently set as:

- Single persons who earn less than €10,000 per annum.
- Married couples and single parents who earn less than €12,000 per annum.  
An additional €700 is allowed for each minor child.

## **Applicant (for social accommodation)**

An individual or couple who are eligible and have shown their interest in obtaining a social housing dwelling but have not yet been provided accommodation, usually due to a lack of available social housing in the desired area.

## **Private lodging arrangements**

A prime example of extended commercial hospitality within a domestic setting. Someone who rents a room in this way is technically a 'licensee', despite the widespread use of the term 'lodger'; they are given legal permission to reside within a property, but do not have complete control of it. Critically, only the householder has the legal right of occupation, including retaining the right to enter a lodger's bedroom should they wish to do so (Shepperson, 2010).

## **Profiling research**

A socio-demographic analysis and needs assessment of a selected group of persons, their needs, and the reason for which they belong to the selected group; in this case applicants awaiting accommodation in a social housing dwelling.

**'Tolleranza'** – may refer to any of the following:

1. Individuals occupying an entire dwelling with the owner's consent but without a legal title (e.g. lease agreement) over the property. Does not apply if the owner is the occupants' parents.
2. Individuals sharing accommodation with the legal title holder of a property but are not recognized tenants. Does not apply if the owner/leaseholder is the occupants' parents.



# Foreword

Housing is a fundamental human right. State intervention plays a significant role in safeguarding this right and, to this effect, it has recently revised its position on the building of new social housing units and its degree of involvement in developing a national housing system.


In this regard, the state was clearly responding to a growingly exclusive nature of the property market. These policies were, however, being put forward during a time when the political-economic climate was particularly sceptical about both the state's role in seeking to regulate the housing market as well as the reasons for which citizens may find themselves either dependent on state assistance, or their true deservedness of public support.

It is in the light of these realities that the Housing Authority has undertaken an

unprecedented exercise among its applicants to understand today's demographic and social needs. This profiling exercise, which assesses the needs of households applying for social accommodation, reflects the Authority's new research-based and empirically-informed approach to housing policy and sets out to understand the specific causes which lead to housing distress.

In so doing, the Authority also intends to utilise this study as a reflection on the best manner to utilise and manage public land in the present times, with a view to revise current policies as well as to design new ones, which are better suited to the needs and aspirations of present applicant households.

The study challenges the public perception that people turn to social housing because they are stuck in a practice of dependence or sense of entitlement. On the contrary, if given a viable alternative to social housing, many households would prefer to advance autonomously along the housing and wellbeing ladder. This may have been confirmed by the encouraging take-up of home ownership schemes, such as Social Loans and Shared Equity, which have offered an effective solution to several households who would have otherwise been unable to access the property market. Moreover, half of those beneficiaries were found to have been on the waiting list for social accommodation.



The present research also finds a number of external factors such as income levels, which makes the payment of initial price deposit, monthly payment or rent or loan instalments and interests. According to this research, up to 29.2% of the applicants declared that although working full-time, they were only in receipt of the average monthly amount of €872. An additional 9.9% who were employed part-time declared with an average monthly income of €438. Pensioners, who amounted to 14% of the sample, relied on an average pension of €579 per month. This appears to dispel the notion that social housing applicants are necessarily welfare dependents.

The households that were not in employment, which comprised 39% of the total, cited health problems and having to take care of children or elderly, or even disabled relatives as the main reason for their inability to work. The prevalence of 26-45-year olds in this cohort suggests that such difficulties mainly related to financial constraints and caring duties are faced particularly by the younger households. In this regard, the Housing Authority is also committed to ensure that such households are guided through the broad array of social services and benefits which may help them improve their financial situation.

Finally, the study also finds that some prospective beneficiaries might view the allocation of a social housing unit as a definite solution rather than an intermediary step. In this regard, the Authority must further refine its staircase approach, in order to impel social mobility among its clients, whilst making sure to mitigate and control abuse of the social housing stock, thereby rendering the public housing system more efficient, just, responsive and sustainable.

As soon as I walked at the office in September 2018 I found out that the profiling study was already underway. On behalf the Housing Authority I would like to express my sincere gratitude to all persons who contributed to this study particularly the core research team composed of Dr Marmarà and Dr Brown. Special thanks to the social housing team led by Ms Mariella Mendez Vasquez Cutajar Executive Head social housing and the research team within the Foundation for Social Welfare Services. Thanks also to Dr Rachael Marie Scicluna for her critical reflection on this research study. Last but not least I would like to extend my appreciation to all research participants for sharing their personal experience to make this research possible.



**Leonid McKay**  
Chief Executive Officer





## Executive Summary

This report explores the reasons why social accommodation applicants resort to the need of applying for social housing instead of becoming homeowners. The Housing Authority commissioned this study in order to, first, understand the profile of such applicants; second, to build future policies that are research-based and empirically-informed; and third, to modernise its service-based housing provision to fit new social realities, including domestic spatial requirements. In order to do so, this study took a mixed-method approach and combined quantitative and qualitative research. In what follows, this report presents and discusses findings of quantitative analysis of responses to a questionnaire administered to 2,030 applicants for social accommodation in Malta who, at the time, comprised around 60% of all housing applicants; and qualitative analysis of semi-structured interview data carried out with a maximum sample of 120 applicants from the same cohort. The data collection took place in 2018 and 2019. The analyses addressed the following main research questions:

### 1. What are the applicants' needs?

### 2. Is address to applicants' needs within the Housing Authority's remit?

a) If yes, to what extent is the Housing Authority effectively addressing these needs?

b) If such needs are not / not entirely within the remit of the Housing Authority, who are the other stakeholders?

### 3. What measures can be undertaken for applicants to access a more targeted, comprehensive and proactive address to their needs?

A general review of academic and grey literature on housing, including social housing revealed two main research trends that, for the purposes of this report, are being identified as the descriptive-informative trend and the correlational-analytic trend.

The descriptive-informative trend refers to research on housing and social housing that either focuses on socio-demographic primary data collection, often in quantitative form, or research with or for stakeholders, which often includes qualitative data collection of primary data and/or desk research. The correlational-analytic trend factors in social, economic and cultural variables directly and indirectly linked with housing and social housing to identify or validate correlations, e.g. with poverty trends or with the long-term impacts and sustainability of welfare provision.

A review of literature on Malta informed how the property market in Malta concurrent at the time of the study and related outcomes of the parts played by government and private investment make social housing provision or related support that is state-funded (depending on the deployed model) valuable in many ways, yet also highly debatable.



## Main findings

A very quick glance of the main findings show that the applicants comprised 75.0% females, around 50.6% single, 27.0% separated/divorced, 62.6% single parents, 39.0% unemployed and 29.2% working full-time.

Analysis revealed that the principal needs of the applicants were housing needs (affordable, autonomous & independent, family-friendly housing, guaranteed and/or inheritable housing); needs related to social policy and legislation (namely access to benefits, conjugal law, employment, family, health, rent reform, salaries and transitional policy); needs concerning social welfare (concerning employment, family, health, and general social wellbeing); and interior domestic redesign needs. Data analysis findings also revealed that main variables that informed applicants' perceptions and experience of the Housing Authority were related to the life stage of the applicant, adequacy of the dwelling and time constraints.

The researchers sought to identify which possibilities existed for applicants to move out of their status of applicants for social accommodation. The principal possibilities offered were affordable housing and leap-enabling measures, such as support with care-giving and to find or improve employment. Indeed, findings showed that 58.5% of the respondents, who claimed to be unemployed, if given some kind of help, were willing to enter into employment. Amongst those who were in shared accommodation, 12.8% claimed that if they received some form of housing allowance, they would stop searching for alternative accommodation. 14.2% said that, if at their current residence one has to do some structural changes, they would consider removing their application for an alternative accommodation. 58.4% considered buying

their own property with state assistance. Amongst those of 60 years or above, 23.2% claimed that if they are given some rent subsidy, they would live comfortably in their current home. 18.1% of the same latter group stated that, if they are given smaller accommodation, they would live comfortably. 63.5% of the respondents considered alternative housing/complex arrangements managed by the Housing Authority if they had their own private entrance, the required necessities and affordable rent.

Furthermore, although the research design took a top-down approach, including the research questions which were prescriptive, there was an element of openness. This was due to ethical and professional considerations. For example, if an interviewer encountered an individual or a family in a precarious or hazardous situation the Housing Authority personnel acted, if and when possible. Therefore, some applicants were assisted without any delays, and were contacted again to resolve issues related to their social housing problems. Furthermore, this research helped the Authority to calculate the required type of units that need to be built as part of the social housing project that the Maltese Government was engaged in at the time of the study. In fact, based on the data collected an estimate number of units requiring 1 bedroom, 2 bedrooms and 3 bedrooms was recommended. Hence, despite a number of closed-ended questions, the study still took a pro-active position to serve as an organically informed research project, when possible. Furthermore, this exercise helped the Housing Authority and the Government to plan evidence-based budgetary measures, day-to-day tasks, drafting of policies, including decisions by the Authority itself.

## General Recommendations

The research outcomes clearly identified that one of the main issues was with the applicants' inability to autonomously invest in private homeownership. The main common factor among all research participants – whether they rented, shared with rent or shared without rent (amongst other categories) was their financial income. "Initial deposit", "monthly payments", "payments of the interest amount" and "unemployment" featured among the main reasons that applicants used to justify their inability to autonomously invest in private property. It is clear that housing issues are also related to other factors, such as employment and education. Hence, this study suggests that further interdisciplinary research is required in order to:

1. Understand holistically housing related needs from an intersectional and cross-sectoral perspective.
2. Diversify the current housing stock so that it sheds lights on designing new sustainable and adequate housing models (e.g. cooperatives, CLTs, community-led housing projects, intermediate housing). In other words, it is essential to carry out research that informs and steers investment by clarifying what applicants understand and expect from such alternatives.
3. Explore further what applicants meant when they stated that they would consider alternative social accommodation, renting, hostel and especially other 'sharing' options. Two of every three respondents claimed they would consider living in an alternative housing / residential complex or a hostel managed by the Housing Authority if it had

its own entrance, the required necessities and affordable rent. Considering the high interest in such initiatives, this should be one of the initiatives to be considered by the Housing Authority. Such arrangements may well support further work-life balance, co-living and co-working domestic spatial arrangements, and lifelong learning possibilities because it is easier to organise shared services for individuals within the sample complex (e.g. childcare). This might encourage and provide a more feasible platform to individuals to profitably and sustainably engage in education and employment.

4. Explore the possibility of applicants or related NGOs to apply for any related EU indirect funds required to renovate and upgrade applicants' existing residence. The Housing Authority's indirect input (e.g. supportive, informative) contribution in this regard should be investigated. Further research on models adopted internationally would better inform the uptake of this recommendation.

Finally, the limited literature on profiling of social housing applicants, end-users and beneficiaries of social housing schemes gives value to this study. This indicates that continuous research would be beneficial to design the future of housing in Malta and Gozo. This would contribute to pursue further research-based policy in the social accommodation sector. Also, it may mitigate risks related to missing data and lack of continuity due to electoral-cycles, changes in government administration and related political issues.



## INTRODUCTION

# Research Design

The main aim of this report is to provide a general understanding to the profile of the current list of applicants that are applying for alternative accommodation. In doing so, this report seeks to offer a 'snapshot' into the needs and concerns of these individuals, their main challenges, understanding their demographics and economic situation.

Furthermore, this report focuses on issues related to their current accommodation. All this provides further insight to set the right policies to reach these individuals more effectively.

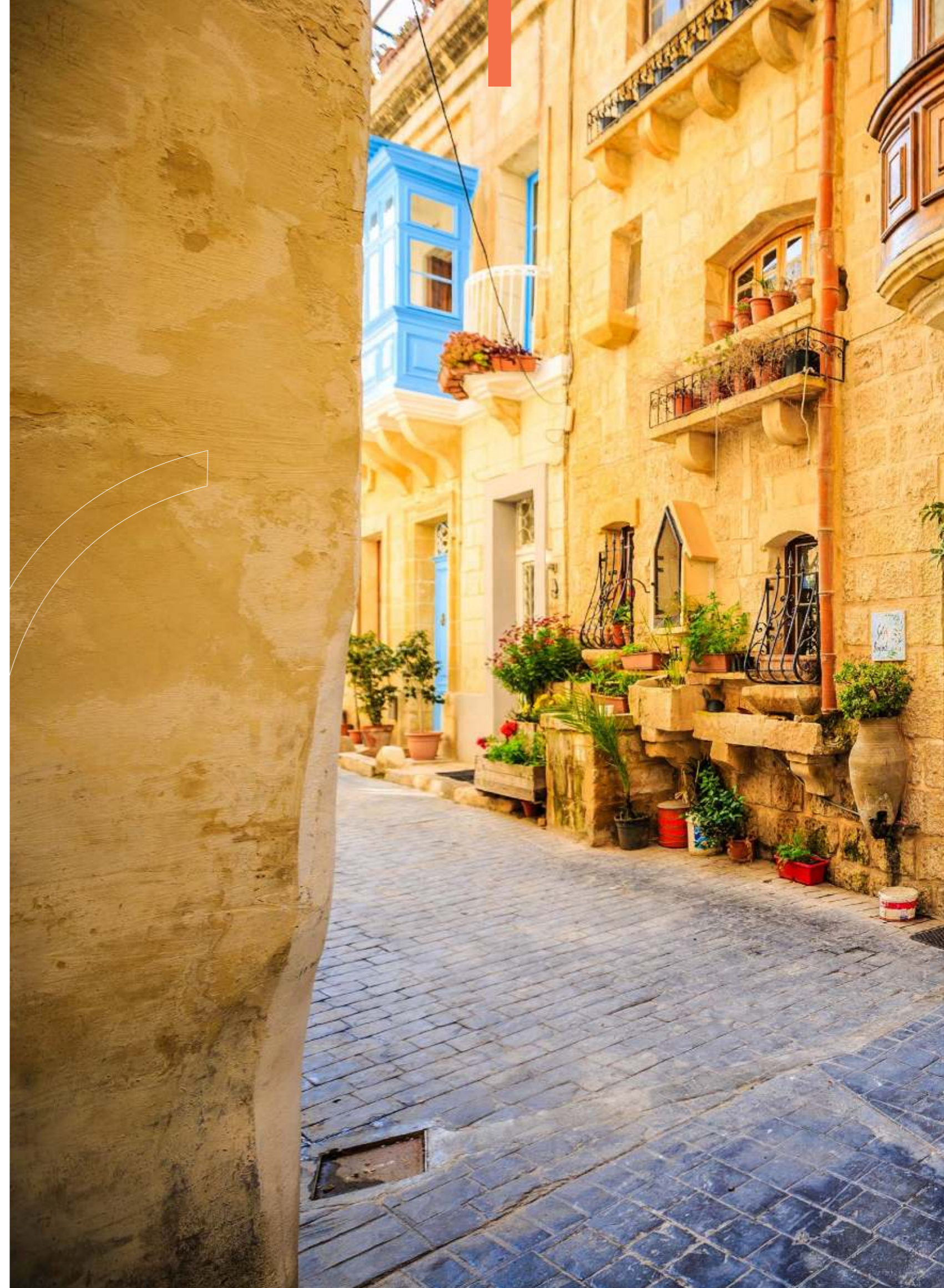
The report presents and discusses findings of quantitative analysis of responses to a questionnaire administered to 2,030 applicants for social accommodation in Malta who, at the time, comprised around 60% of all housing applicants; and qualitative analysis of interview data carried out with a maximum sample of 120 individuals from the same cohort. The analyses addressed the following main research questions:

1. What are the applicants' needs?
2. Is address to applicants' needs within the Housing Authority's remit?  
If yes, to what extent is the Housing Authority effectively addressing these needs?  
If such needs are not / not entirely within the remit of the Housing Authority, who are the other stakeholders?
3. What measures can be undertaken for applicants to access a more targeted, comprehensive and proactive address to their needs?

An explanation of the methodology used to analyse the interviews' data follows this introduction. The report then proceeds with presenting and discussing findings of data analysis, as follows:

- General findings to familiarize with the data set and identify general traits;
- An in-depth discussion of the identified needs of the applicants;
- An empirically informed synthesis of indicators of performance of the Housing Authority, as perceived by interviewees;
- The above informs the discussion on possible measures that could be undertaken to enhance targeted, comprehensive and proactive address to applicants' needs.

The report concludes with a synthesised answer to the three main research questions detailed in this introduction.







# Housing Policy in Malta: An Overview

Since 2017, significant progress has been made in the Maltese housing sector through the development of proactive housing policies that are in line with the United Nations New Urban Agenda and Sustainable Development Goals, especially SDG Goal 11. Due to various political, demographic and social transformations, the needs of the Maltese household have changed. In order to explore these changes, the Housing Authority commissioned this profiling exercise to understand the applicants' reasons for being on its current waiting list but also to introduce new measures in the best interest of the Maltese citizens.

In fact, during the past year the Government introduced a scheme whereby subsidies doubled for those individuals who engaged in lease contracts that are legal and well regulated. For instance, the thresholds were extended to ensure that more individuals are eligible for housing subsidies. In what follows, this section gives a brief overview of the main housing policy shifts which were triggered by new social, health, political and economic circumstances.

## 2.1 Contemporary Political Changes: Impacts on the Maltese Household

In January 2020 due to a political shift the Parliamentary Secretariat for Social Accommodation which was the only government entity responsible for social accommodation, and which formed part of the Ministry for the Family, Children's Rights and Social Solidarity was promoted to a Ministry for Social Accommodation (MSA). In general, this was an important shift where 'housing' gained a political front which enabled the MSA to initiate a collective paradigm shift into how housing in Malta is envisioned, planned and implemented.

In fact, in August 2020 the MSA launched its very first National Housing System in order to attend to new social, cultural and political realities. A key shift was in placing the home at the centre of society – a vision which is rethinking and re-evaluating contemporary housing from a holistic perspective by investing in adequate and good standard housing as a way to ensure security, belonging, prosperity and wellbeing in Malta. The focus of this national endeavour is to think of housing a system of networks and shift away from silo-thinking and a scheme-based approach to doing housing. Key to the development of such a system is to put people at the centre of both housing policy and the built environment. Central to this concept is that of living well.



This integrated approach to housing is offering a better quality of life through multiple housing pathways, innovative financial initiatives, the restructuring of housing benefits and security of tenure. Examples of such policy shifts, which were implemented by the Housing Authority, comprise of:

1. The Implementation of the Private Residential Leases Act (2020)
2. The Planning to build 1,700 Social Housing Units
3. The Development of a Financial and Operational Method for Affordable Housing
4. Implementation of a new housing pathway under the Sustainable Communities Fund where Specialised Housing is offered to primarily vulnerable groups
5. Various Financial Initiatives:
  - a. Introduction of Social Loans with various Social Banks
  - b. Improvement of the Housing Benefit to Promote Affordability in the Rental Market
6. The Promotion of Various Home-Ownership Schemes
7. Investment in Various Embellishment & Improvements Projects in Existing Housing Stock

**Further housing initiatives introduced by the Housing Authority are:**

1. The 'Nikru biex Nassistu' Scheme where homeowners can become social landlords and can opt to rent their properties for a long-term period (10 years) to the Housing Authority. This measure seeks to increase the social housing stock while offering financial incentives to citizens to renovate their empty properties. Elderly people who rent social housing property are being offered a new deal. If elderly people reside at St Vincent de Paule residence or any other old people's home as part of a Public Private Partnership (PPP), they can renounce their property keys and pay 20% less from their pension to reside in these specific care homes.
2. Other creative incentives are social loans, Equity Sharing and the 10% Deposit Scheme where such housing pathways offer a soft landing into citizens, who for one reason or another, are unable to enter the private property market to come prospective homeowners.
3. Upgrading of social housing property to ensure that all units are accessible to all and follow CRPD guidelines when possible.

The above political shifts were instrumental in re-igniting the importance of having a strong and regulated housing sector in Malta. Such policy changes were not banal but based on the fact that Maltese society required a new vision for our future homes with policies that reflect new realities brought about by economic progress, migration, new family patterns, including progressive family legislation.

## 2.2 The Changing Maltese Household

Over the past decade, Malta has experienced fast social, economic and legislative transformations. The household was at the core of such shifts mainly due to changes in family legislation which included the amendments made to the Civil Code through the introduction of divorce in 2011, the Gender Identity Act in 2015, the Cohabitation Act in 2016, the Marriage Equality Bill in 2017, and the Private Residential Lease Act in 2019.

Moreover, Malta as other post-industrial countries is experiencing a reconfiguration of the family and the domestic setting, with an increasing low fertility and increasing life expectancy rates (Formosa 2018) such that the Maltese population aged 65-plus reached 18.7% of the total population in 2019 (National Statistics Office). Additionally, the Western domestic setting cannot be thought through the dominant and traditional family as the new norm comprises of female-led single households, inter-generational households, shared professional households, solo living, living apart and blended families, and LGBTIQ families.

The above changes within the domestic sphere are common to other Euro-American societies, with countries like the United Kingdom (UK) having substantial private lodging arrangements (Heath and Scicluna, 2019), including a significant rise in community-led housing such as small cooperatives and co-housing schemes (Heath et al. 2018).

Private lodging arrangements, whereby live-in landlords or landladies rent out spare rooms in their own homes to lodgers, are a form of shared accommodation that has recently increased in response to escalating housing costs and the necessity for many householders of securing additional income to cover these increases. Their increase contributes to a more general rise in the UK in shared living arrangements involving non-kin (Heath et al, 2018). However, in most other forms of shared living co-residents tend to have equal legal status: as shared tenants or as mutual owners, for example. In contrast, the lodger-landlord/landlady relationship is distinctive in being based on a financial transaction between co-residents. Legally, the host has a much stronger stake than the lodger, but the resultant commodification of domestic space affects the everyday lives of both parties alike, regardless of who has the legal right of occupancy.

In 2008, approximately 260,000 people lodged in 198,000 households in England (Survey of English Housing, Table S563), rising to 227,000 households by 2012 (DCLG, 2014). According to Scicluna and Heath (2019), other sources have suggested that the increase has been much bigger and has continued apace since 2012 (Parkinson, 2015), but reliable data is difficult to access. Further the authors state that, "Private lodging is nonetheless actively encouraged by the UK government's 'Rent a Room' scheme, which allows householders to earn tax-free income from the arrangement. This scheme has provided many householders with a means of holding onto their housing in the face of financial difficulties" (p. 5).

<sup>1</sup> Since the publication of the White Paper, *Renting as a Housing Alternative*, the private rented sector is being regulated through the Private Residential Leases Act (2020). A new department which is focussing on private leases was established in the Housing Authority since January 2020 and more than 30,000 contracts have been registered to date.



In Malta, the past decade has also witnessed significant economic shifts brought about by an increase in Gross Domestic Product, though the at-risk-of-poverty rate reached 17.1% in 2019 (SILC 2020). As to be expected, such economic and social changes are leaving positive and negative impacts on the housing market.

Due to such economic pulls, for the first time Malta experienced a thriving, albeit unregulated, private rented sector which led to the implementation of the Private Residential Leases Act (2020). Additionally, pre-COVID-19 data uncovered an increase in inter-generational and shared households due to increasing rental and property prices which became unworkable for a widening sector of the Maltese population (PSSA 2018).

An emergent contradiction amidst these social and economic transformations is that of land scarcity when juxtaposed to mass development and a homeownership rhetoric which is supported by a series of (affordable) bank home schemes. In Malta, land scarcity is a reality with at least a quarter (23.7%) of Malta's land being covered by artificial surfaces (Eurostat, 2018). Both the discourse

on construction and mass development has some serious moral and economic weight due to the fact that many citizens were swayed by the pull of the construction boom and entered 'high risk' loans such as the 'Buy to Rent' scheme. This period of rapid financial growth, gentrification and mass development, which is supported by the financialisation of the housing market, has led to unprecedented disparity between the average household income level and property prices. This economic disparity has led to further financial uncertainty which was enhanced by the impact the coronavirus pandemic had on the local market.

The above transformations are serious political challenges that directly impact people's lives and the Maltese household. Hence, adopting a modern housing perspective will further contribute to the diversification of the housing sector according to the needs of Maltese contemporary households especially for the older population. As stated at the outset of this section, life expectancy rates, divorce and singledom (50.6% of the social housing applicants) are on the increase. In fact, Formosa and Scicluna (2020) state that, there is the need for good homes and new housing models which ought to be serviced by a range of facilities, regardless of individual's chronological age.

# Literature Review

## 3.1 Research trends

A review of academic and grey literature on housing and social housing revealed two main research trends that, for the purposes of this report, are being identified as the descriptive-informative trend and the correlational-analytic trend.

The descriptive-informative trend refers to research on housing and social housing that either focuses on socio-demographic primary data collection, often in quantitative form, or research with or for stakeholders, which often includes qualitative data collection of primary data and/or desk research.

As regards to scope, approach, methods and deliverables socio-demographic data collection about housing and social housing is very similar to a census or other data collection exercises typical of population statistics. Examples include studies and statistical publications such as the Affordable Housing Supply in England (e.g. Ministry of Housing, Communities & Local Government, United Kingdom, MHCLG, 2017), the English Housing Survey: Home

Ownership (e.g. MHCLG, 2019a), the Statutory Homelessness in England (e.g. MHCLG, 2019b), the Social housing lettings (e.g. MHCLG, 2018a, 2016) and the Social Housing Sales (e.g. MHCLG, 2018b which also include Right to Buy Sales in England (MHCLG, 2019c). In this context, data about social housing candidates is collected and recorded, primarily in quantitative terms. Profiling would not generally be explicitly targeted, albeit it is possible through inference or further research.

Research with or for stakeholders in the housing and social housing sector includes research carried out by the Observatory of Housing Europe, such as research with service providers involved in the implementation of the Housing First Model for homeless persons (Housing Europe Observatory, 2018a) and desk research on case studies and programmes informing policy for housing arrangements for youths, and particularly for those not in education or employment (NEETs) (Housing Europe Observatory, 2018b). This kind of research would also imply that profiling would not generally be explicitly targeted, although it would still be possible through inference or further research.

<sup>2</sup> Housing First Model prescribes unconditional access to a stable home to homeless persons alongside intensive support. Providing housing is what a Housing First service does before it does anything else. The Model is usually counter-posed to the 'staircase model' whereby a homeless person can only access housing after having completed a number of 'steps' designed to prepare someone for living independently in their own home. Housing First has generally proved more effective than staircase services in ending homelessness among people with high support needs (i.e. people who need significant levels of help to enable them to leave homelessness), including people experiencing long-term or repeated homelessness. Housing First is not designed to act as a solution to all forms of homelessness. Nor is Housing First intended to work in isolation: it requires support from the health and social work sectors (Housing Europe Observatory, 2018, p. 2).

However, the qualitative nature of most data featuring in such studies might present challenges to producing streamlined profiling.

The correlational-analytic trend factors in social, economic and cultural variables directly and indirectly linked with housing and social housing to identify or validate correlations. For instance, provision of property titles and implementation of social housing programmes have long-standing associations with the struggle against poverty (Wiesel & Pawson, 2015; Lemanski, 2011; Deluka & Dayton, 2009). Williams (2020) associated the culture of obsessing with home ownership (fostered in the English-speaking world as part of the 'American Dream') with unemployment caused by people unwilling to relocate once they own the house they live in, as well as with the 2008

financial crash, among other negative economic outcomes. Debated implications include that social housing applicants would / should be persons experiencing some form of poverty or social exclusion (e.g. low income households (Wiesel & Pawson, 2015; Lemanski, 2011; Deluka & Dayton, 2009); as well as the implication that domicile stability can contribute to upward social mobility and increased independence from welfare (Wiesel & Pawson, 2015), general (Lemanski, 2011), long-term or intergenerational (Green, 2017) improvements in quality of life and sustainability of livelihood. The nature and objectives of these debates and related disputes testify to the relevance of profiling social housing candidates for informed research, policy and practices in the social housing sector and beyond.

## 3.2 Principal research concerns

### 3.2.1 Housing in the context of global and national developments

Apart from the limitations of the main research trends discussed up to this point, further support for profiling social applicants may be found in the broader context and trends of privatisation of a large share of the housing stock, which for approximately the past three decades, was characteristic of all central and eastern European (CEE) countries (Mandi & Filipovic Hrast, 2015; Tsenkova 2014; Mandic 2010; Hegedus et al., 1996). This left the majority of these countries with an impoverished social housing sector and therefore little opportunity for housing most vulnerable groups (Mandic & Filipovic Hrast, 2015).

Yet whereas the excess of demand over supply might suggest making case for research on and with social housing applicants, a cursory review of the literature yields little evidence of research that actually profiled social housing applicants. By way of example, aspects taken up by researchers and scholars included research on outcomes of integrating poor households into the capitalist economy using state-subsidized homeownership (Lemanski, 2011). This also delved into how a property title can be a financially tradable asset and how related transaction values allow low-income vendors to reach the next rung on the housing ladder (Lemanski, 2011) and, arguably, the social class ladder as well (Wiesel & Pawson, 2015). Notwithstanding, other research concluded that low-income homeowners may be reticent to use their (typically primary) asset as collateral security for credit, and thus, it has also been argued that property ownership does not provide the financial returns that titling theories assume (Lemanski, 2011).

In Australia, the emerging affordable housing industry was associated with potential to expand housing options for lower income households (Milligan et al., 2016). A study commissioned by the Australian Housing and Urban Research Institute (AHURI) examined the housing industry's profile and capacity (Milligan et al., 2016). When reviewing existing research and data collection it flagged a number of existing studies that included stakeholder proposals for the development of the housing industry (Milligan, 2005); a national framework for evaluation of affordable housing outcomes (Milligan et al., 2007); potential governance arrangements for an affordable housing industry (France, 2007); analysis of partnerships in the delivery of housing assistance (Pinnegar et al., 2011); impacts of planning policy strategies designed to increase affordable housing supply (Davison et al. 2012; Gurran et al. 2008); and proposals for affordable housing financing mechanisms and supporting infrastructure (Lawson et al. 2014; Lawson 2013; Milligan et al., 2013; Lawson et al. 2012) and assessment of affordable housing project outcomes (Wiesel et al. 2012). Alas, there is no mention of research that profiled social housing applicants. Notwithstanding the lack of explicit mention of 'profiling', among other conclusions, the study identified interviews and focus groups to probe stakeholder views among key elements of AHURI's plans for further research (Milligan et al., 2016, p. 89).

### 3.2.2 Policy directions

Another related issue that attracted general research interest among scholars and practitioners in the realm of housing policy concerns whether social housing units should be dispersed or concentrated. The literature informs on notions such as 'social mix' and 'balancing the population' (Bacqué et al, 2011) when evaluating the feasibility, pros and cons of neighbourhood-mix. Correlations between social housing application and material poverty (Wiesel & Pawson, 2015) raise empirically informed concerns on how exposure to dense poverty and affluence is reproduced and intensified within individual biographies (Toft, 2018). Accordingly, the relationship between class origins and class destinations that is often reported in studies of class mobility is likely to be reinforced due to prolonged experiences in advantaged or disadvantaged surroundings over time.

## 3.3 Research on Malta

Housing in Malta has been researched for a number of decades and from various angles. Examples relevant to the present study include research on state assistance and housing including historical approaches to the analysis of post-World War II socio-economic developments (Zammit, 1987, Attard, 1982).

Social housing schemes also attracted local research interests, primarily for descriptive and evaluative research purposes (e.g. Falzon & Bezzina, 2013; Vakili-Zad & Hoekstra; Mercieca, 2004). Vakili-Zad & Hoekstra (2011) criticised government-housing policy encouraging the building of new houses because at the same government was also significantly facilitating homeownership through policies and schemes. Generally speaking, debating the extent of which the state should intervene in housing provision is complex because of moral, economic and social dilemmas.



In the Mediterranean–EU island state of Malta such dilemmas unfold in a highly politicised, dual–party, often tribalistic context where owning one’s home is imbued in a relatively patriarchal, paternalistic and territorial culture.

Indeed, Vakili–Zad & Hoekstra (2011) acknowledged influences from broader social agents such as family and paternalistic cultures, the Catholic Church and the underdeveloped Maltese financial market of the time. Although by the time of this study the country was going through an economic boom Vakili–Zad’s and Hoekstra’s (2011) attention to socio–cultural influences remains relevant to sensitise the understanding of this study’s data to socio–cultural trends and lifestyle aspirations arising from a growing middle–class existent at the time of this study (see section above, The Changing Maltese Household).

There is also evidence of research where social housing had an ancillary yet relevant and informing role. For example, research on city planning (Cremona, 2017) and conservation of built environment (Cardona, 2018); research on the living conditions of migrant women (Camilleri–Cassar, 2011).

More end–user–focused research includes research on the history, location, allocation, social composition and the role of Government housing in Malta from a human geography perspective (Mifsud, 1983). More recently, quantitative demand for social housing in Malta during the 2000s identified increased eligibility to apply for social housing, preference for 3–bedroomed units among applicants (even when family size did not require this) and limited compatibility between applicants’ demand and the stock offered in the ownership schemes available at the time – as inferred from the considerable number of related units that remained unsold (Falzon & Bezzina, 2013).

Presence and relevance of contradictory dynamics were validated by more research in Malta on the inability of high dwelling vacancy rate in keeping down the price of housing (Vakili–Zad & Hoekstra, 2011). This research identified decades of simultaneous rise in vacancy rate and housing prices, even during the 2008–2010 international financial crunch. Other research counter–argued some relief, albeit for first time Maltese homebuyers (Camilleri, 2011).

Some recommendations informed by research on social housing in Malta and Gozo include provision of affordable quality housing for persons with low income, persons with disabilities and for vulnerable persons with social and housing difficulties (Falzon & Bezzina, 2013).

This section has reviewed select literature on

housing and social housing to identify salient trends and concerns. It transpires that research that is specifically targeting mixed methods profiling of social housing applicants is limited overseas and more so locally. The numerous grey areas that raise questions in research, policy and practice concerning social housing identified in this review strengthen the case for such research. Structural and political processes condition how housing programs work (Deluka & Dayton, 2009).

In this regard, the property market in Malta concurrent at the time of the study informing this report and related outcomes of the parts played by government and private investment make social housing provision or related support that is state funded (depending on the deployed model) valuable in many ways, yet also highly debatable.

# Methodology

## 4.1 Research Design

The research process included a number of important steps to ensure that the data collected would inform on the objectives of the study in a valid manner. In fact, the research process started in December 2017 with the design of the quantitative and qualitative questionnaires together with a number of experts. The team of experts included a quantitative researcher (Statistician), qualitative researchers and key personnel from the Housing Authority with a vast experience in the area of social housing. The Housing Authority personnel provided direct feedback related to the applicants' experiences. This created a well-balanced team to ensure that all the important themes and dimensions are captured in this study.

To maximise reliability and validity, it was decided to develop a mixed-methods research design comprising a structured list of questions to collect quantitative data and a semi-structured list of questions to collect qualitative data. Therefore, the survey included a mix of close-ended and open-ended questions (see Appendix, Questionnaire and Observation Sheet).

## 4.2 Population and sampling

The total number of applicants awaiting alternative housing was 3,382 as at February 2018. The quantitative analysis of the study is based on a large sample size of 2,030, which, at the time of the study, comprised around 60% of all housing applicants. Hence, all results carry a confidence interval of +/- 1.4% and a 95% confidence level. The sample analysed throughout the quantitative study was all the data collected until the 15th June 2019. Given that probability sampling is not associated with qualitative research (Schutt, 2012), qualitative analysis was based on a random sample of 120 interviews selected from the large sample used for quantitative analysis.



### 4.3 Data collection

The data collection started during February 2018. A team of experienced interviewers was selected. The team of interviewers included personnel from the Housing Authority and personnel from the Foundation for Social Welfare Services (FSWS). All interviewers were trained to maximise consistency in their approach and that a high level of professionalism would be maintained throughout the data collection. Importance was placed on ensuring all interviewers had the necessary skills and experience to communicate clearly with respondents having different demographics, social economic background and level of education. All interviewers were trained to observe and record respondents' reactions to different questions, approach different respondents in a way to encourage everyone to provide the required information for this project, record any specific and detailed observations to ensure that all possible information is captured, and that all potential important information is collected.

To maximise reliability and internal consistency, all data was collected during one to one, face-to-face encounters. Although this is a very costly and time-consuming technique, during the interviews, the data collectors were able to capture all the important information, including the environment that the respondents are living in. This also maximised internal and ecological validity (Schutt, 2012).

### 4.4 Ethical considerations

Before starting the data collection, the interviewees were sent an Introduction Letter about the profiling exercise (see Appendix). No minors were included in the study. All data was managed in line with General Data Protection Regulations, used solely for research purposes and kept in confidentiality. Use of codes ensured anonymity of participants.

## 4.5 Data analysis

### 4.5.1 Quantitative data

After collecting data, the initial step was data inputting and data cleaning, to ensure that there are no inconsistencies in the data, then data coding was applied to transfer data in SPSS format. Coding is a method of conceptualising research data and classifying them into meaningful and relevant categories. Open-ended questions were grouped in various categories. Data from the questionnaires was tabulated and analysed twice by using descriptive and inferential statistics with the assistance of a statistical package; SPSS and Microsoft Excel. All the analysis, together with descriptive statistics, was done to profile the housing applicants. Data in the report was presented in the form of tables, pie charts and graphs.

### 4.5.2 Qualitative data

Using NVivo 12, all qualitative data underwent a selective process followed by open coding that targeted inferential meaning of data in response to the research questions detailed in the introduction of this report. All interviews with applicants were recorded and a sample of these interviews, based on a well-balanced demographic variety amongst the individuals was selected. The interviews for the selected individuals were transcribed.

Consequently, qualitative data analysis deployed a combination of:

**Content analysis**, in the coding stage and particularly when running word frequency queries, to identify key terms in the data by virtue of frequency and meaning in the context of the study (Mayring, 2000).

**Thematic analysis**, in the coding stage and particularly when running coding queries to identify themes relevant to the research questions of the study, as well as to identify and scrutinize their associations (axial coding) and the underlying significance of such associations (LaRossa, 2005; Miles & Huberman, 1994); and

**Discourse analysis**, in the coding stage and particularly when running coding queries to identify how "individuals imbue reality with meaning" (Ruiz Ruiz, 2009, par. 3); to identify perceptions of applicants and their engagement with issues (discourses) relevant to the research questions of the study, as well as to identify and scrutinize associations (axial coding) between such discourses.

Content analysis-driven queries factored in a sample of 120 interviews provided by the Housing Authority. Outcomes of the content analysis queries also informed the scoping of queries driven by more in-depth thematic and discourse analyses, which focused on a sample of 40 interviews randomly selected from the 120-sample since the qualitative nature of this part of the analysis did not necessitate probability sampling.

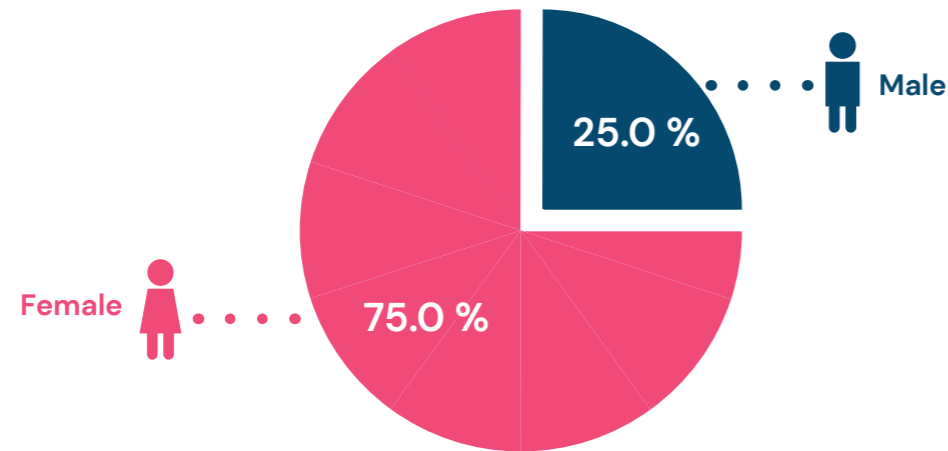
The analysis that follows this section includes a number of quantitative charts and descriptive statistics to analyse all the quantitative data. Quantitative and qualitative results are combined to provide a better understanding and hence a more efficient reply is provided to the above research questions.

# Results

## 5.1 Overview of the Applicants' Population

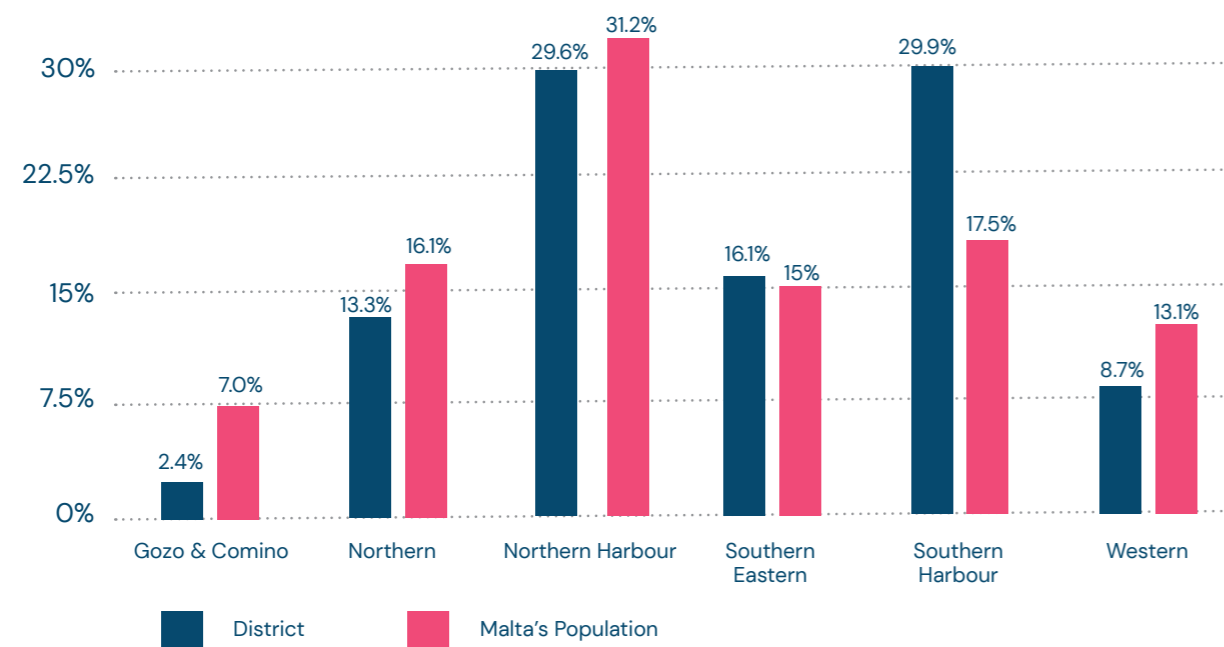
### 5.1.1 Profiling the applications | Demographics

This section provides a profile of the current applicants to provide a better understanding from a demographical perspective. As regards gender, 75% of all applicants are females, while 25% are males.



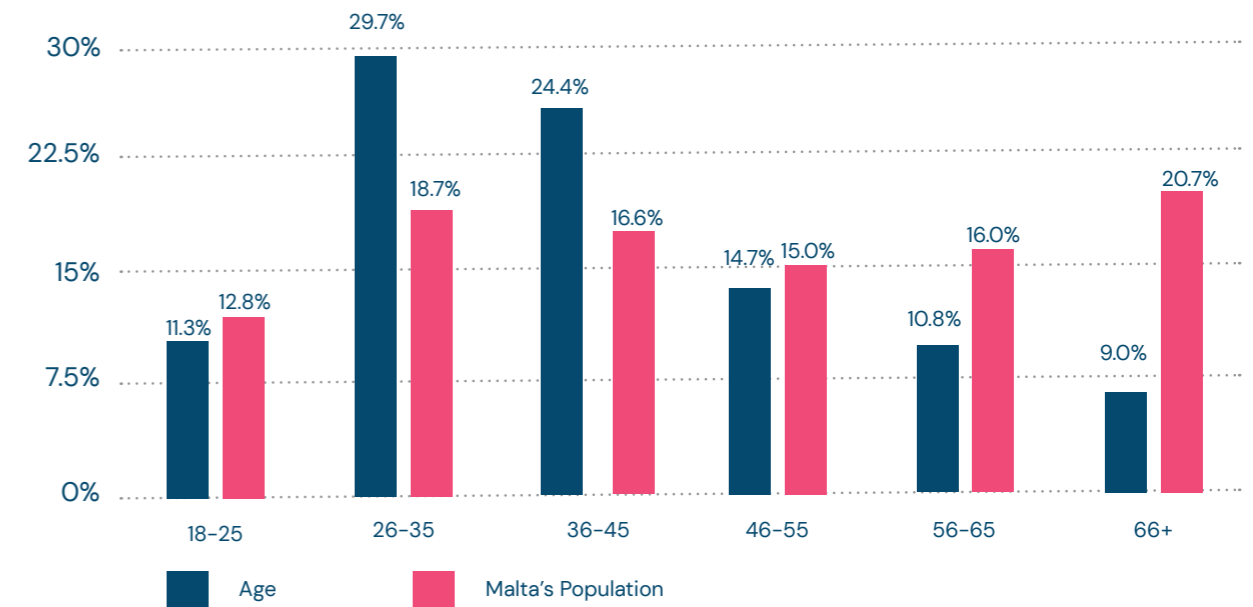
From the total applicants, 2.4% are from Gozo. This is substantially less than the actual percentage distribution of Gozitans from the total Maltese population (7.4%). On the other hand, 29.9% of the applicants are from the Southern Harbour district, which is substantially higher than the actual percentage distribution of citizens from this particular district (18.9%). 29.6% are from the Northern Harbour district, 16.1% from the South Eastern district, 13.3% from the Northern district and 8.7% from the Western district.

**Districts** | Figure 1: District of Residence



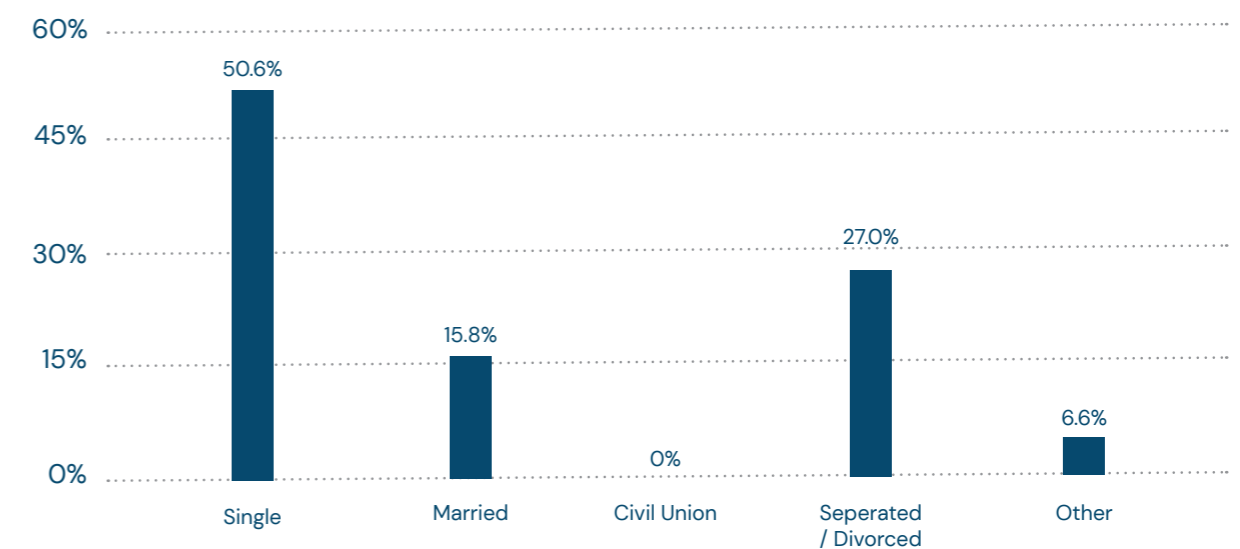
29.7% from all the applicants are between the age bracket 26 and 35, while the actual Malta's population for the age range is 18%. 24.4% are between 36 and 45 years of age, 14.7% are between 46 and 55 years of age, 11.3% are between 18 and 25 years of age, 10.8% are between 56 and 65, and 9.0% are 66 years or above.

**Age** | Figure 2: Age cohort distribution



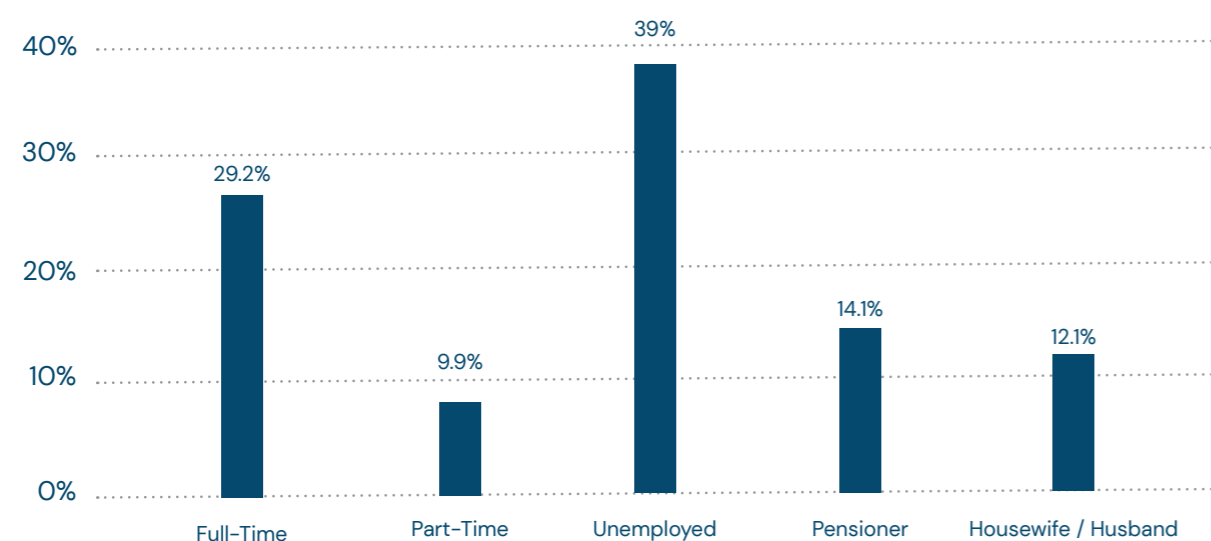
From the total population, 50.6% of the respondents are single, 27.0% are separated or divorced, 15.8% are married, 0.1% in a civil union and 6.6% have other status. 62.6% from the total population are single parents.

**Status** | Figure 3: Status categories





## Employment Status | Figure 4: Work and employment



From the total population 29.2% are employed on full-time basis, 9.9% on part-time basis and 39.0% are unemployed.

The following table provides the reasons for unemployment amongst the applicants. The top reason that respondents stated is 'I have no one to take care of my children' (26.4%). This is followed by 'Health problems' (16.8%), 'Taking care of his/her child/ren' (8.4%), 'Cannot find a job' (6.7%), 'Taking care of an elderly person' (5.3%), 'I have a disability' (4.9%) and because they have 'Kid/s with health problems' (4.1%).

Reason for unemployment	Result
I have no one to take care of my children (due to working hours, mobility limitations, amongst others)	26.4%
Health problems	16.8%
Taking care of her children (personal preference)	8.4%
Cannot find a job	6.7%
Taking care of an elderly person	5.3%
Other	4.9%
I have a disability	4.9%
Kid/s with health problems	4.8%
Transport problem	4.1%
Currently looking for a job	3.8%
Do not have a childcare facility available	2.9%
Taking care of a disabled person	2.8%
Boarded out	2.6%
Currently I have a baby to take care of	2.3%
Currently pregnant	1.2%
I do not want to work	1.1%
Currently studying	0.6%
Not worth it due to social benefits	0.5%
Due to the police conduct	0.3%

Table X: Reasons for unemployment

However, 58.5% of the unemployed individuals stated that if they are given help they would be willing to work.

### 5.1.2 Applicants' children

31.3% of all the applicants do not have dependent children living at their house. On average, amongst all applicants the total number of dependent children at their house is 1.3 children. Amongst those applicants who have dependent children, the average number of children per applicant is 1.9. The highest district having dependent children are the 'Northern Harbour' district (72.6%), followed by the 'Southern Harbour' district (71.0%).

District	Percentage
Gozo and Comino	66.7%
Northern	60.5%
Northern Harbour	72.6%
South Eastern	61.0%
Southern Harbour	71.0%
Western	70%
<b>Total</b>	<b>68.7%</b>

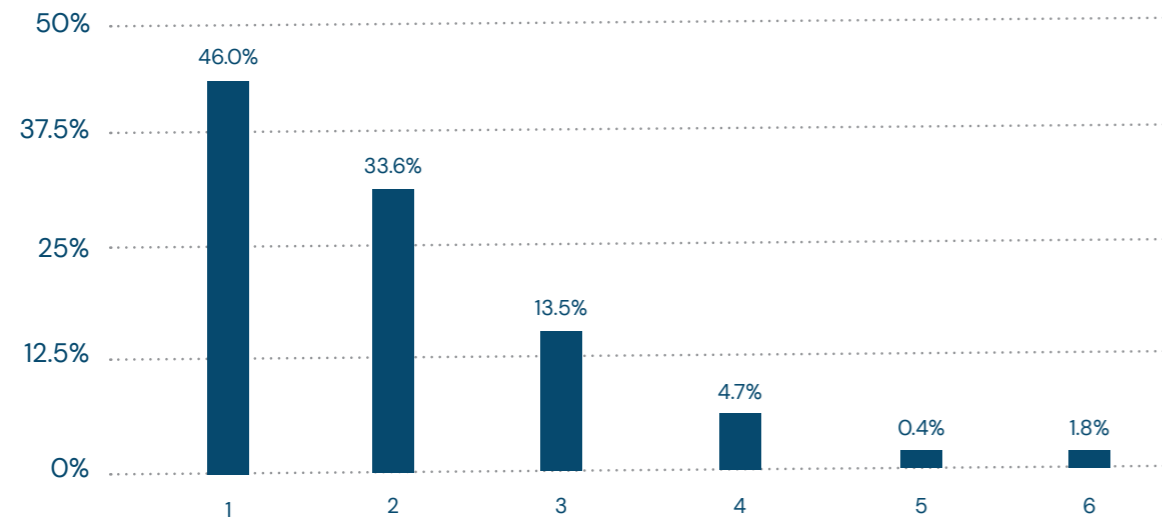
	Number of Children							
	0	1	2	3	4	5	6	Total
Gozo and Comino	33.3%	16.7%	33.3%	8.3%	0.0%	8.3%	0.0%	100%
Northern	39.5%	27.9%	20.9%	7.0%	4.7%	0.0%	0.0%	100%
Northern Harbour	27.4%	35.0%	24.8%	12.8%	0.0%	0.0%	0.0%	100%
South Eastern	39.0%	23.7%	23.7%	5.1%	6.8%	0.0%	1.7%	100%
Southern Harbour	29.0%	33.3%	20.3%	9.4%	5.1%	0.0%	2.9%	100%
Western	30.0%	36.7%	26.7%	6.7%	0.0%	0.0%	0.0%	100%
<b>Grand Total</b>	<b>31.3%</b>	<b>31.6%</b>	<b>23.1%</b>	<b>9.3%</b>	<b>3.3%</b>	<b>0.3%</b>	<b>1.3%</b>	<b>100%</b>

Amongst those who have dependent children (68.7%), the district having the highest number of dependent children is 'Gozo and Comino' (2.3 children), followed by the 'South Eastern' and 'Southern Harbour' districts (2.0 children). 50.4% of all children are females and 49.6% are males.

District	Average number of Children
Gozo and Comino	2.3
Northern	1.8
Northern Harbour	1.7
South Eastern	2.0
Southern Harbour	2.0
Western	1.6

Amongst those who have dependent children (68.7%), 46.0% have 1 child, 33.6% have 2 children, 13.5% have 3 children, 4.7% have 4 children, 0.4% have 5 children and 1.8% have 6 dependent children.

**Number of children** | Figure 5: Dependent children



The applicants aged between 18–25 have 1.5 dependent children; those between 26–35 years have 1.7 dependent children; those between 36–45 years have 1.8 dependent children; those between 56–65 have 1.4 dependent children; those between 56–65 have 0.5 dependent children and amongst those 66+ years of age have almost no dependent children.

**Table B: Average number of children by applicants' age cohort**

Age of applicants	Average number of Children
18 – 25	1.5
26 – 35	1.7
35 – 45	1.8
46 – 55	1.4
56 – 65	0.5
66+	0.1
<b>Total</b>	<b>1.3</b>

### 5.1.3 Applicants' income

Amongst all applicants who are employed full-time, their average total income is €872 per month, while amongst those who are employed part-time their average total income is €438 per month. Respondents were asked to specify their partner's income. Similarly, to the previous income, the partner's applicant has an average total income of €838 per month if they are employed full-time and €531 if they are employed part-time. Pensioners on average have an income of €579 per month (pension), while any other income tallies to an average total income of €204 per month.

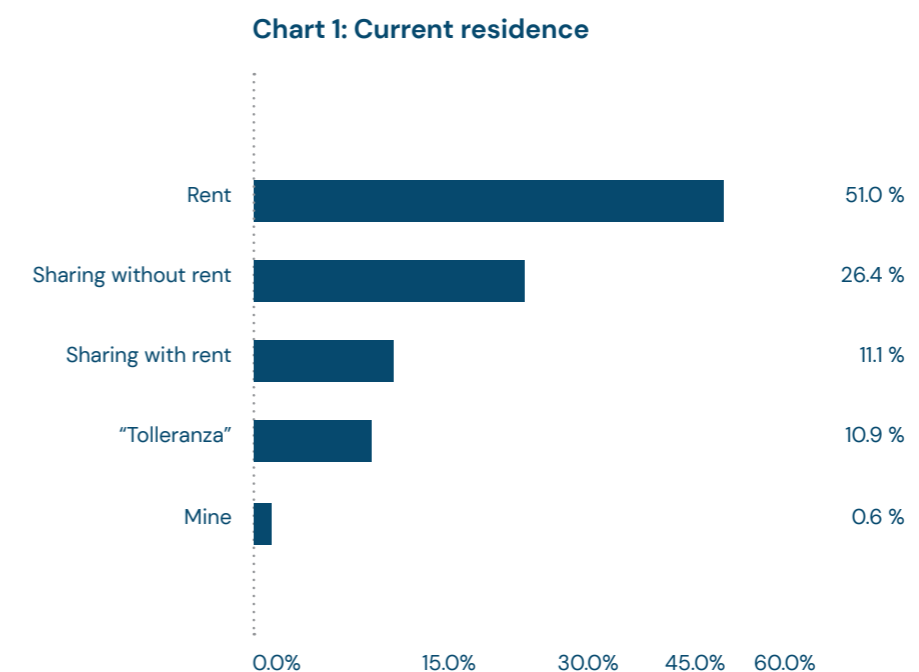
Amongst all the respondents who are part of this profiling exercise, the total income from social benefits is €311 per month. However, amongst those respondents with social benefits, the total income from social benefits is €392 per month. Respondents with social benefits might have other income coming from employment or other sources. Furthermore, it is important to note that pensions are not included as part of the social benefits. From those respondents who are living on social benefits only, their total income is €530 per month. Amongst all respondents, their average total income is €755 per month.

**Table C: Average total income of applicants**

	Average
Main applicant – FT	€ 872
Main applicant – PT	€ 438
Partner's applicant – FT	€ 838
Partner's applicant – PT	€ 531
Pension	€ 579
Other income	€ 204
Social Benefits (Amongst respondents with Social Benefits)	€ 392
Social Benefits (Amongst all respondents)	€ 311
Living on Social Benefits only	€ 530
<b>Total Income</b>	<b>€ 755</b>

## 5.2 Renting and sharing housing

51.0% from all the total applicants are in a rented residence, 26.4% are sharing a place without paying a rent, 11.1% are sharing a rented place, 10.9% are in a "Tolleranza" residence, and 0.6% claimed that their place is theirs.





12.8% from those respondents that are sharing would consider some housing allowance to stop looking for an alternative accommodation.

### 5.3 General perceptions and experiences

A word frequency query scoped to gauge the twenty (20) most frequent words across all the interview data set yielded the following results:



Figure 5.3: Twenty (20) most frequent words across all dataset

Table X present outcomes of the same query with details of how many times each word appeared across all interviews' data and resulting percentage. "Post" (translatable to residential dwelling, a house), "housing" and "tieghek" (yours) where the three (3) most frequent words across all interviews' dataset.

Using a discourse analysis perspective, it is interesting to note that whereas "post" and "housing" infer a level of formality and detachment in the way both interviewers and respondents discuss matters related to application for housing; "tieghek" is, of course, entrenched in a sense of ownership, thus implying a more personal and attributable dynamic.

<sup>3</sup> The query was also scoped to consider words of a minimum of four (4) letters and to include stemmed words (e.g. 'applicant' and 'applicants' to be considered as one (1) word).

<sup>4</sup> This would include utterances of such terms by interviewer given that the data sets included the interviewers' contributions as well. For this reason, here and elsewhere in this report, the analysis includes further examination and analysis of the actual words uttered by applicants.

Word	Count	Weighted Percentage
post	583	1.15%
housing	492	0.97%
tieghek	347	0.69%
gvern	321	0.64%
kera	275	0.54%
kemm	264	0.52%
tixtieq	261	0.52%
għajnuna	256	0.51%
snin	240	0.48%
tghix	240	0.48%
ahjar	233	0.46%
kieku	222	0.44%
tippreferi	199	0.39%
applikajt	197	0.39%
m'ommi	190	0.38%
forsi	185	0.37%
flus	180	0.36%
għandi	177	0.35%
ieħor	172	0.34%
ohra	167	0.33%

The following are some data excerpts from applicants' responses that corroborate this analysis:

- "...Biex jagħtuni post għax dejjem għixt fil-kera" (Applicant 12).
- "...Bħala post tal-kiri tal-gvern..." (Applicant 13).
- "...Heqq, jirrangawlna l-post fejn qegħdin" (Applicant 14).
- "...tajna ċ-ċans għal tal-'housing', postijiet tal-'housing'..." (Applicant 15).
- "...nibdew il-kirja minn tal-'housing'" (Applicant 16).
- "...hekk u m'għandek xejn tieghek u, qisek qed tħallas..." (Applicant 15).
- "Ehe, kieku jkollok id-dar tieghek dejjem ahjar, hux veru?" (Applicant 17).

Given the remit of this study, a text search query was also scoped to scrutinize the use of the word "gvern" across all interviews' dataset. A thematic analysis reveals most references by applicants refer to government housing through ownership or rental schemes. Some examples are quoted below:

- "...post tal-gvern għandi bżonn hu" (Applicant 18).
- "...Post... tal-kera tal-gvern u" (Applicant 13).

“...kont qiegħda, tkellimt magħhom biex tħallili l-flat jiġi fuq ismi imma donnu għax in-nanna tal-gvern għax rieditu Malta jew naħseb iridu jtuħ lil xi haddieħor ma setgħux allura ħalliet kollox” (Applicant 19).

“Jekk ma jagħtunix post tal-Gvern huma, lesta li almenu l-ewwel sena, anki nikrieh, imbagħad nieħdu tal-Gvern. Anki dar. Hawn tant djar! Tista’ tikri dar, jekk ikunu lesti li jgħinuk. Nippreferi li jkolli d-dar tiegħi” (Applicant 20).

A minority of references to “gvern” by applicants, refer to ways in which the applicants perceive the government on how it runs the country and related impact on benefits and income. Examples include below:

“Ha ngħidu hekk, dan kif tgħixha int il-ħajja. All right. Voldieri, veru li l-affarijiet jogħlew... Jien ma nħosshix li tiġi min-naħa tal-Gvern għax meta tikkomperja [sic] l-‘prices’ ġol-ħwienet; min ibgħielek mod, min ibgħielek mod ieħor, ikun l-istess prodott...għax dana kulħadd jitfa’ fuq il-Gvern...Jiena miniex politikanta [sic], imma naħseb li dal-Gvern miexi sewwa. Ġabu ħafna ‘l quddiem il-pajjiż, qed tifhem? ... U jkun hemm mill-ħziena ukoll, għax dana ma jstax ikun jimxi linja waħda, qed tifhem? ... Il-ħajja togħla vera, imma kif qed ngħid, ċertu affarijiet, togħla....miż-żewġ naħat” (Applicant 21)

“Ija [sic], il-paga żdiedet. Jien kont naqbad sitt mija u xi ħaġa. Eee, issa żdiditli mija u ħamsin oħra fix-xahar. Suppost kien qalli, kien qal il-gvern mitejn u żdieditli mija u ħamsin għax inaqqaslek minnhom” (Applicant 22).

The above illustrations demonstrate the way applicants perceive the role of the government in relation to social housing. Many differentiated between being a homeowner versus a social tenant, and perceived homeownership as offering more security as explicitly implied by the term tiegħek. Additionally, many seemed to be sympathetic to the government’s position especially in relation to progress, despite

the fact that they seemed to be in a precarious financial situation. The next section explores the applicants’ housing needs in more detail.

## 5.4 Applicant’s Needs

Data analysis shed light on a broad variety of needs felt by respondents. These could be broadly categorized in the following main types: housing needs, needs related to social policy and legislation, needs concerning social welfare and infrastructural needs.

As regards to housing needs, social policy and legislation needs and social welfare needs the data variety was considerably broad. Consequently, it was required to further qualify the stated needs, as detailed below:

- Housing: Affordable, autonomous & independent, family-friendly housing, guaranteed and/or inheritable housing.
- Social policy and legislation: access to benefits, conjugal law, employment, family, health, rent reform, salaries and transitional policy.
- Social welfare: Employment, family, health, and social wellbeing.

The following subsections elaborate the discussion of data concerning applicants’ needs, organized as introduced herein.

### 5.4.1 Housing needs

The quantitative analysis showed that amongst those individuals who are currently paying rent, the average rent is around €252 per month. However, if we had to exclude those individuals that are paying the lowest rents (< €50), the average rent is around €321 per month. Individuals were asked what they believe is the fair rent. The current applicants said that a fair rent is €178 per month.

Thematic analysis showed that, at the time of the study, broadly speaking, financial and/or non-financial limitations triggered housing needs. Thus, sampled data coded under the theme of housing needs, could be further categorized as related to one or more of the following sub-themes: need of affordable housing, need of autonomous and independent housing (as opposed to sharing with family or other members of one’s primary community), need of family-friendly housing and need of housing that is guaranteed and/or that could be inherited by one’s kin.

Thematic analysis delved deeper to query whether the need for affordable housing, which is generally considered a prime mover in application for social accommodation, intersected with the other three sub-categories of housing needs. It resulted that across the sampled interviews, no data was simultaneously coded at the subthemes affordable housing and autonomous and independent housing. Further querying was carried out to scrutinize intersections between data coded at the need of independent and autonomous housing and data coded at the other three subthemes of housing needs (affordable, family-friendly housing, guaranteed and/or inheritable housing). Notably, sampled applicants whose responses featured the need of residential independence from kin or other primary groups did not simultaneously feature the need of family-friendly housing and of guaranteed and/or inheritable housing.



Additionally, data analysis revealed an overlap between the need of affordable housing and the need of family-friendly housing. Below are the relevant data excerpts:

“ippruvajt insib b’imqar €200 jew €250 però mhux addattat għat-tfal, żgur” (Applicant 6).

“Il-problema tal-flus. Jiena ma naħdimx minħabba li rrid nieħu ħsieb it-tifel. Jiena għalija l-ewwel it-tifel. Jekk insib xogħol irrid nikkalkula li jkun eżatt hekk - li nkun nista’ nieħu ħsieb it-tifel, għax jiena m’għandi lil hadd min jehodli ħsieb it-tifel. It-tifel imur l-iskola l-Verdala” (Applicant 10).

“Waħdi, b’sitt itfal, mhux faċli li nħallas €580 fix-xahar. Barra minn hekk, għalkemm il-post jidher kbir, per eżempju, dik il-kamra kelli nagħmilha kamra tas-sodda u jorqdu 4 ġo fiha. Kollox ġo xulxin” (Applicant 23).

Data analysis also revealed intersection between the need of affordable housing and the need of guaranteed and/or inheritable housing. Below are the relevant data excerpts:

“Jekk kieku jkollok hekk, tgħid noħrog €100 minnhom, milli qed toħroġ ehħ...it-€300 differenza hu! Ifihmi x’irrid ngħidlek. Issa jek jogħollili? Ser jagħlaqli il-kuntratt jien. Il-kuntratt ħa jagħlaq f’Mejju. Mela jien naf x’għandu f’ moħħu dan?!” (Applicant 24).

“Ma nafx. Il-keru hi għolja, imma ma nafx. Nixtieq kieku nsir sid ta’ dari. Jekk joħroġhieli, nippreferiha” (Applicant 25).

“Biex ikolli post b’inqas kera u abitabbli mhux jekk jinqala’ l-ħsara rrid nagħmilha jiena għax is-sid ma tagħmilhiex u nħallas €400 fix-xahar u tiddikjara €250 biss. Għax jekk ma nagħmilx hekk nitlaq ‘il barra” (Applicant 26).

Besides the fact that affordability was an underlying common factor, there is also a sense of fear where tenants are at the mercy of the landlord’s goodwill. Additionally, some tenants have to keep quiet about certain illegality for fear of being evicted knowing that they will be unable to find any affordable rents.

#### 5.4.2 Social policy and legislation needs

Thematic analysis showed that, at the time of the study, applicants had needs beyond housing, which impinged on their experience as housing applicants to the extent that they associated these limitations to their status as social accommodation applicants.

In the course of analysis, sampled data coded under the theme of social policy and legislation needs, could be further categorized as related to one or more of the following sub-themes: access to benefits, conjugal law, employment, family, health, rent reform, salaries and transitional policy.

Notably, the subtheme transitional policy was used to code data concerning applicants’ needs associated to some kind of transition they were experiencing at the time of the study, such as getting separated or divorced, return to employment after a period of not being employed, or moving out from living with kin.

Since social accommodation applicants are generally associated with the need to access benefits, thematic analysis delved deeper to investigate for any intersections between data coded at the subtheme need of access to benefits and the other sub-categories of social policy and legislation needs mentioned above.

Within the sampled interviews, no data was simultaneously coded at the subthemes access to benefits and the need for social policy and legislation concerning rent reform and health.

Below are examples of data excerpts that featured intersections between need of access to benefits and the need for family policy and legislation:

“Biex nixtri. Flus m’għandix ovva għax dejjem li kont naqla’ kont nonfqu biex inżomm it-tfal fl-istess livell” (Applicant 27).

“Għax tkun waħdek u l-ispejjeż kollha għalik!” (Applicant 28).

Below is the data excerpt that featured intersection between need of access to benefits and the need for social policy and legislation concerning conjugal law:

“...hawn hekk il-post ta’ missier it-tfal flok itini manteniment iħallina noqgħodu hawnhekk, imma x’hin ifettillu jiġi fis-sakra. Jiġifieri mhiex sitwazzjoni; li lanqas it-tfal m’huma jagħmlu [sic] affarijiet sbieħ jiġifieri” (Applicant 29).

This is also one of the excerpts that testify to some transition that applicants were experiencing at the time of the interview, such as getting separated or divorced or being pregnant. For the purposes of this report, such data was coded as inferring the need for ‘transitional policy’. This can have a feminized dimension, clearly manifested in the example below:

“Għax kont qed ngħix ma’ familja, kont ‘adoption’ u peress li għalaqt ‘twenty-one’ kienu keċċewni għax ma baqgħux jieħdu l-flus; u ‘pregnant’ issa u ma kellix fejn immur noqgħod; u issa qed noqgħod ma’ din il-familja mal-għarus, ma’ omm l-għarus tiegħi...Bil-qagħda li qiegħda ma tantx nista’ naħdem, jiġifieri jtuni ħafna offijiet [sic] jew ‘leave’ jew hekk; allura ma tantx qisni naqbad ħafna mill-paga” (Applicant 30).

A feminized dimension was also relevant to intersections between the need of access to benefit and the need for social policy and legislation concerning employment and salaries. Below are the relevant excerpts. The first example was coded at the need for social policy and legislation concerning both employment and salaries; whilst the second example was coded at the need for social policy and legislation concerning both employment and family. Both excerpts featured in interviews with female applicants:

“Għax tkun waħdek u l-ispejjeż kollha għalik!” (Applicant 28).

“Biex nixtri. Flus m’għandix ovvja, għax dejjem li kont naqla’ kont nonfqu biex inżomm it-tfal fl-istess livell” (Applicant 27).

### 5.4.3 Social welfare needs

Thematic analysis showed that, apart from needs related to housing and needs related to social policy and legislation, at the time of the study, applicants had general social welfare needs, which impinged on their experience as housing applicants to the extent that they also associated these limitations to their status as social accommodation applicants.

In the course of analysis, sampled data coded under the theme of social welfare needs, could be further categorized as related to one or more of the following sub-themes: employment, family and health.

Since social accommodation applicants are generally associated with lack of social wellbeing and because presumably, the need for social wellbeing is likely to be interrelated to the other identified social welfare needs, thematic analysis delved deeper to investigate for any intersections between data coded at the subtheme need of social wellbeing and the other sub-categories of social welfare needs, namely: employment, family and health.

Data excerpts below indicate that at the time of the study, lack of wellbeing intersecting with the need of employment was experienced in relation to access other benefits – namely, reduced-hours work arrangements (perceived by the applicant as posing a threat to employment) and the unemployment benefit:

“Naħdem ... ‘reduced hours’ u kif qed ngħidlek bħalissa fejn naħdem inbiddu d-diretturi u moħħhom biex iqacċtu, u għandi ‘feeling’ li heqq heqq... kif qed ngħidlek, l-età kontra” (Applicant 31).

“Ha ngħidlek il-verità m’ilux keċċietni ommi u ppruvajt nikri post mill-privat. U kollha talbuni €700 meta jiena għandi €400 ‘relief’” (Applicant 32).

“...le qiegħda mgħaffġa, lanqas nasal nispejjeż, qiegħda ġo l-isptar, bla ‘income’, ili ħames xhur, ħa nagħlaq ħames xhur fl-aħħar ta’ dan ix-xahar” (Applicant 33).

The last excerpt testifies to lack of wellbeing experienced due to health issues, high private rents and unfair employment conditions. Issues related to physical and mental health featured considerably in the data coded under the theme ‘welfare needs’. It is noteworthy that some applicants struggle with personal health problems and/or health problems of family members. The latter include drug addiction that negatively affects safety, which in turn negatively affects wellbeing.

Thus, such data testify to a vicious cycle when welfare and wellbeing are undermined by a health issue (drug addiction) that, in turn, further negatively affect welfare and wellbeing. When using a ‘needs analysis’ perspective, the cycle is confirmed but inversely, thus producing an increase in the need of welfare and wellbeing.

The analysis is further substantiated by the data below:

“Riċerkatur: Jiġifieri inti kellek mard mentali...

Applikant: U għadni. Għandi ċ-ċertifikati, trid tarahom?

Riċerkatur: Tinkwetax. Aħna, ‘just to update’ is-sistema ta’. Mela kellek problema ta’ mard mentali u għadek għaddej, ‘all right’, u ma stajt taħdem. Ovvjament, la ma kellekx flus f’idejk, applikajt għall-‘housing’” (Applicant 24).

“Bħalissa le għax kienet qabditni daqsxejn ta’ ‘depression’ peress li kelli din il-ħsara u kont qed nibza’ - u bħalissa qiegħed daqsxejn ħażin” (Applicant 34).

“Imma jien ma rridx kamra waħda, u t-tifel fejn se nqiegħdu? Għandi t-tifel bi problem serji tad-droga. Anke l-ħabs daħal għalkemm għadu minorenni. X’nista’ nagħmel? Ġo kamra waħda ma nistgħux noqogħdu...” (Applicant 26).

“...meta kont xogħol fiss bdejna: Irrid immur bit-tifel nhar ta’ Tnejn, l-Appoġġ nhar ta’ Erbgħa... Min se jtik dan il-‘leave’ kollu? Hadd ma jhaddmek. Inbati b’qalbi biċ-ċertifikati...dawn. Ilni snin li tajthom ċertifikat minn Manċhe li nbat bit- tadikardija. Għadni sa issa bil-pilloli u l-kalmanti. Tal-‘Housing’ kollox għandhom. Li t-tifel għandu l-‘epilepsy’, li għandu l-‘asthma’. Ma nistax nagħmel mod ieħor jiena. Kif nista’ nibqa’ għaddejja?” (Applicant 26).

“...jiena kull fejn inħabbat bit-tifel li għandi hadd ma jgħini. Għax meta jkollok tifel drogat taħt it-tmintax -il sena kulhadd jagħlaqlek il-bieb. Fil-fatt is-‘social workers’ qed jistennew li jkollu tmintax -il sena; jgħiduli, “Biex inti tkun ‘safe’ u tkeċċieh ‘il barra”. Haġa li jien miniex se nagħmilha. Liema omm tkeċċi lil binha?...Ta’ fuqi bil-qorti miegħu għax kien ibiegħ id-droga. Ibiegħ id-drogi meta jiena għandi tifel bi problema? Sbatax -il kawża kollha rbaħthomlu. U ejja! Ibiegħ id-droga meta jien għandi t-tifel bi problema tad-droga?! Il-kumpanija tat-tifel jekk tinbidel naħseb jimxu aħjar l-affarijiet” (Applicant 26).

The above data concerning family members’ health issues also introduce the intersections between applicants’ need for enhanced social wellbeing and the need of family welfare. Data below corroborates and sheds light on how such need of social welfare is rooted in family diversity:

“...għax jiena importanti li ma (xogħol) nsibux fil-‘weekend’ għax jiena peress li ‘foster care’ t-tifla noħodha hemm...” (Applicant 33).



#### 5.4.4 Infrastructure

In the quantitative questionnaire applicants were asked, “If at your current residence one has to do some structural changes, would you still keep on looking for an alternative accommodation?” 14.2% claimed that such structural changes will be enough for them.

Respondents were asked to identify structural changes needed in their current residence. 19% of the individuals said new ‘Bathroom’, followed by new ‘Ceilings’ (17%), new staircase (12%), new kitchen (8%), stair lift (6%), house painting (4%), something to treat humidity (4%) and new bedroom (4%). The following are the top 12 responses stated.

If at your current residence one has to do some structural changes, would you still keep on looking for an alternative accommodation? (Main Responses)	Response
Bathroom	19.3 %
Ceiling	17.3 %
Staircase	11.7 %
Kitchen	8.1 %
Stair Lift	6.1 %
House painting	4.1 %
Humidity	4.1 %
Bedroom	3.6 %
Painting and stone works	3.0 %
Major structural changes	2.5 %
New balcony	1.5 %
Humidity, new water and electrical system	1.5 %
Other	15.2 %

**Table D: Required structural changes**

**Thematic analysis showed that infrastructural and maintenance needs primarily concerned the state of the dwelling that applicants manifesting such needs were living in at the time of the study. Some examples are detailed below:**

“...imbagħad sibt hawnhekk u wara xi erba’ snin indunajt li għandi s-soqfa perikolużi u kuljum sejrin għall-agħar” (Applicant 34).

“Hawn fejn qed noqgħod l-ewwel haġa kif tagħmel ix-xita negħreq. Immaġina meta għamel dak l-ilma trid toqgħod lejli sħiħ tisquerezja [sic] l-ilma. Kelli fuq filata ilma hawnhekk. Miniex qed nezaġera. U moffa? Jekk niftaħlek il-gwardarrobba u minn ġos-saqaf?! Kullimkien! Jiġifieri immaġina l-ilma, il-ksieħ, l-umdità, jiġifieri ġieli rqađt bil-ġakketta barra mill-kutri. Jiġifieri t-tifel qas ġibtu fuq hekk, ngħidlu tiġix, mhux ‘worth it’ għax jiffriża ruħu. Fis-sajf m’għandekx çans li se torqod. L-istorbju enormi li jkun hawn hawnhekk. Għajjejt, anke ‘depression’ qabditni” (Applicant 35).

“Din l-aħħar xita li għamlet kont ser negħreq. L-għamara, is-sodda ... kollox intlieli bl-ilma u mmuffali kollox .... U qed nibza’. Issa mort noqgħod għand ħabib tiegħi, imma dalwaqt ser nispiċċa barra u ser nispiċċa ‘homeless’” (Applicant 34).

“It-tnejn li aħna morda għax issa qabdu z-zokkor u jien għamilt operazzjoni ma nistax nitla’ fuq il-bejt u ma nistax inqandel. Ir-raġel spiss jinżillu z-zokkor” (Applicant 36).

“Biex sibtni hawn illum miraklu. Għax (lil hija) ngħinu u nieħu ħsiebu. Jien fil-fatt meta applikajt tlabt in-naħa ta’ Ta’ Ġiorni. Minħabba raġuni ta’ mard biex indur bih kif qed nagħmel. Jiġifieri mhux talli għandi tiegħi, talli qed indur b’ħija. Miniex se mmur in-naħa ta’ Bormla” (Applicant 36).

Since data above considerably intersect with health, including family members’ health, analysis investigated intersections between infrastructural needs and need for social policy and legislation concerning health, as well as between infrastructural needs and social welfare needs concerning health.

Coding of the first data excerpt below featured both types of intersection, i.e. between infrastructural needs and social policy and legislation needs concerning health and between infrastructural needs and social welfare needs:

“‘Qas jista’ jmur jahdem. B’tar-registrar qed ngħixu. M’aħniex inlaħħqu mal-ħajja. Fil-fatt anke f’xirjiet u hekk jgħinuna” (Applicant 36).

“Nippreferi mmur lejn in-naħat ta’ San Ġiljan għax jien għandi hija marid bil-kliewi u nieħu ħsiebu” (Applicant 36).

The second data excerpt exemplifies the intersection between infrastructural needs and social welfare needs. Notably this particular applicant’s health challenges are both personal and familiar; whilst the possibility of installing an elevator in the current dwelling and the transportation options may alleviate the detailed hardships, as a (possibly temporary) alternative to social accommodation.

Data concerning infrastructural needs addressed issues related to rent, as well. As exemplified below, an applicant might consider rent options when the required infrastructure is in place:

“Hu diġà kien tani l-Belt, imma jiena ma mortx il-Belt. Il-post ma kienx tajjeb, b’taraġ dejjaq u hekk. Jiena jekk isibli post ikbar, b’iktar kera imma b’izjed sussidju, immur” (Applicant 4).

#### 5.5 Welfare response

In response to research question 3 detailed in the introduction of this report, this section discusses data analysis findings that are relevant to identifying measures that can be undertaken for applicants to access a more targeted, comprehensive and proactive address to their needs.

Consequently, this section first discusses data analysis findings that shed light on the Housing Authority's performance as regards addressing the needs specified by applicants (within the parameters of its remit). The section also details analysis findings resulting from querying data to explore more targeted, comprehensive and proactive address to applicants' needs.

Thematic analysis helped identifying three main variables that inform on the performance of the Housing Authority, as indicated by applicants' testimonials: life stage of the applicant, adequacy of the dwelling and time constraints.

The Housing Authority's performance can be evaluated in the light of the applicant's life stage at a given moment in time, as exemplified by the data excerpt below from an interview with an applicant whose financial possibilities are limited due to her former husband's debts:

"Applikanta: Eżatt il-problema hija mal-bank, li heqq mhuwiex tiegħi imma heqq għal għajnejn il-liġi...

Intervistatriċi: Eżatt. Ma tistax. Ma jhallikx.

Applikanta: 'Qas nista' jiġifieri qed ngħidlek, lanqas elf ewro ma nista'...

Intervistatriċi: Tissellef.

Applikanta: Nissellef. Jiġifieri għandi, għax kien irnexxieli ngib għax Alla jbierek mela kif tgħid, quddiem il-liġi qed tifhem, jgħajtuli għaliha però mbagħad għidtilhom, "Isma' jien irrid inkun naf x'hemm". Tgħidx kemm domt niħabat biex ingib biċċa ittra ta' x'hemm li għadu għad irid jiġi mħallas. Fhimt? Assolutament ma nistax nixtri. Jiġifieri lanqas jekk ikun tal-Gvern ma nistax nixtrih, fhimt? (Applicant 31).

Other data flag how applicants' perceptions of the adequacy (or lack of) of the dwelling is used by applicants as an evaluative indicator of the Housing Authority's performance, even when some or all of the issues being considered by applicants would not be (entirely) in the remit of the Housing Authority. Data analysis shed light on three dimensions of this indicator. The first is the capacity of the dwelling inhabited by the applicant and kin or dependents at the time of the study; the second is the combination of life stages that the dwelling inhabitants are at, at a given moment in time (in this case, at the time of the interview).

Data excerpts below testify to both dimensions in combination since the applicant's dwelling at the time was described as too small for all its inhabitants and inadequate for extended families' cohabitation:

"Ommi u missieri, jiena b'erbat itfal, oħti bit-tifla ... u hija. Qegħdin hdx –il persuna fi tlett 'bedrooms'!" (Applicant 32).

"Għax m'għandhiex spazju fejn noqgħod komda bit-tifla. Jiena eżempju, it-tifla torqod fil-'pram' u jiena fuq is-saqqu, għax hemmhekk il-kamra ta' hija, jien norqod fil-kamra man-nanna u n-nanna u n-nannu fuq is-sodda u t-tifla fil-'pram', u ġieli hdejja. Imbagħad hemm kamra żgħira ta' ziti" (Applicant 37).

The third dimension of adequacy signalled by data that testifies to infrastructural and/or safety deficiencies of the dwelling inhabited by applicants at the time of the interview:

"Hemm dak il-ħitan hemm niżel. B'dak ix-xita li għamlet hawn għeriq hawn ġew. U mhux mit-tieqa daħal, mis-saqaf, minn hemm. Ili ngħidilhom. Qaltli issa, qaltli la jinxef it-temp. Issa sadanittant imtlejt, qed ngħidlek, hawn kullimkien, s'hawnhekk ilma kien hawn" (Applicant 31).

"Niftaħlek tara hwejjeg jintnu. Irrid noħroġ, irrid naħslu l-flokk u mbagħad nilbsu, għax inkella ma tilbsux. Mhux ta' quddiem in-nies. Hemmhekk bdejt innaddfu ergajt, ara. Bil-bieb miftuħ irrid norqod" (Applicant 35).

"...hawnhekk il-post ta' missier it-tfal flok itini manteniment iħallina noqgħodu hawnhekk. Imma x'ħin ifettillu jiġi fis-sakra, jiġifieri mhix sitwazzjoni li lanqas it-tfal m'huma jagħmlu [sic] affarijiet sbieħ jiġifieri" (Applicant 29).

Time constraints comprise another evaluative indicator of the Housing Authority's performance. This indicator also has different dimensions, namely: time elapsed since application submission and time left before facing homelessness. Data excerpts below exemplify these:

"Ilni nitkellem, u ħadu qabli u qabli, u qabli kull darba, jgħidu l-'application' 'qas sabuha. Qed ngħid l-affarijiet kif inhuma veru" (Applicant 35).

"Ġie li għamilt iċ-ċilindru miegħi għax inkella ma norqodx. Imma ċ-ċilindru tlett ijiem u jispiċċa. Minn tas-'social service' kemm niflaħ nieħu jien? U ddispaċut ta! Għax daqs dan żmien ħallewni..." (Applicant 35).

"Nixtieq ngħid li sa xahar iehor ma nafx fejn ser immur. Is-sitwazzjoni hija 'desperate'" (Applicant 38).

## 5.6 Possibilities

Data analysis explored possibilities for applicants to move out of their status as applicants for social accommodation. Analysis shed light on affordable housing and leap-enabling measures as the principal possibilities.

### 5.6.1 Affordable housing

58.4% of the individuals claimed that they would consider buying their own property if the Government gives help.



# Do you consider buying your own property through Government's help?

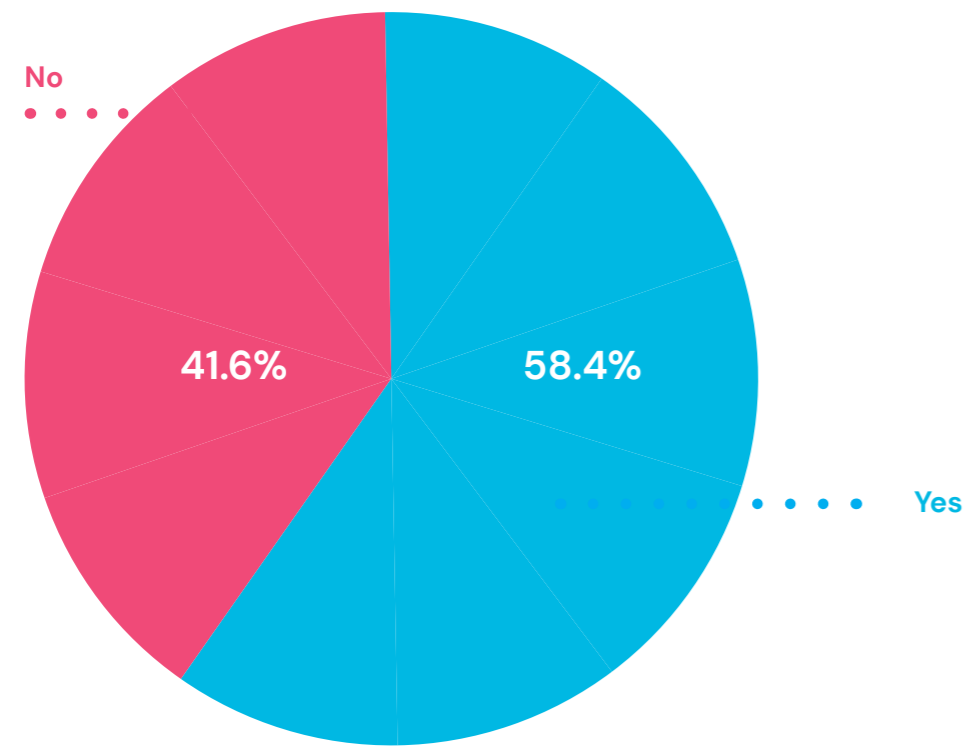


Figure 5.6.1: Government assisted property purchase

Respondents were asked 'What kind of problems are you encountering to take a home bank loan?' 26.5% claimed that their main problem is the initial deposit, followed by 16.1% who claimed that paying the 'monthly payments' might be very challenging, 14.3% due to the 'payments of the interest amount', 11.5% claimed that it is impossible for them to take a loan since they are unemployed, 9.8% due to their age, 6.1% due to their low income, 3.4% due to their working conditions (not a fixed employment or not full time employed) and 2.7% since they are living on social benefits.

What kind of problems are you encountering to take a home bank loan? (Main Responses)	Response
Initial Deposit	26.5 %
Monthly Payments	16.1 %
Payments of the interest amount	14.3 %
Unemployed	11.5 %
Too old to take a loan	9.8 %
Low income	6.1 %
Fixed employment or full-time	3.4 %
Living on Social benefits	2.7 %
Other	9.6 %

Table E: Obstacles to home bank loan

Respondents of 60 years or above were asked, 'what kind of assistance do you expect to be able to live comfortably in your home?' The majority (23.2%) claimed that in order to live comfortably in their home they need a 'rent subsidy', 18.1% claimed that they need 'smaller accommodation', 12.8% said that they need some 'housing benefits', 11.5% said 'general maintenance', 11.1% 'community housing', 7.2% 'community worker', 4.0% claimed that they would like to move in a 'ground floor' property, 2.1% said 'Government's accommodation', 1.9% 'larger property' and 1.9% said 'a place with low rent'.

If you are 60 years or above, what kind of assistance do you expect to be able to live comfortably in your home? (Main Responses)	Response
Rent subsidy	23.2 %
Smaller accommodation	18.1 %
Housing Benefit	12.8 %
General maintenance	11.5 %
Community housing	11.1 %
Community worker	7.2 %
Ground floor accommodation (No stairs)	4.0 %
Government's accommodation	2.1 %
Larger property (more rooms)	1.9 %
A place with low rent	1.9 %
Other	6.2 %

Table F: 60 years+ expectations

Respondents were asked, “Do you consider alternative housing complex residential/hostel managed by the Housing Authority where you are provided with your own entrance, the required necessities and affordable rent?” 63.5% replied positively to the latter question.

In some cases, applicants were forthcoming by manifesting interest in alternative schemes and measures targeting affordable housing, such as financial assistance for home ownership schemes:

“Smajt li ħarġet skema ġdida sabiex tkun sid ta’ darek, u nixtieq inkun naf iktar fuq din. Jiena dejjem ħdimt u dejjem kont kapaċi naħdem u jiena interessata...” (Applicant 1).

“Jiena m’ħajjra ħafna għal din l-iskema tat-‘10%’ u llum stess kont ser immexxi fuqha” (Applicant 2).

Applicant: “Għax jien naħseb li ‘furnished’ ikunu ‘l fuq minn €400 fix-xahar. U jiena minn fejn ser inġibhom?”

Interviewer: Ejja ngħidu li jkunu €400, inti kemm tkun lesta li toħroġ minnhom?

Applicant: “L-inqas hux. Jiena hawn jgħinni l-Gvern u noħroġ €400 minn €1320 fis-sena” (Applicant 3).

In other applicants’ cases social accommodation was considered as the only available option on the premise that affordable housing was not a possibility:

“Għax il-ħajja ta’ llum iebes biex tixtri post. Jiena ma naħdimx..... għadni kemm sibt xogħol issa u llum suppost ser nibda ‘training’. Il-propjetà llum hija għolja wisq biex tixtri” (Applicant 5).

“...il-finanzi għax peress li bir-‘reduced’ il-bank mhux se jtini biżżejjed għal-‘loan’...” (Applicant 6).

Whilst testifying to a fatalistic engagement, such data makes case for proactive measures to broaden the scope and depth of affordable housing; as well as design and implement targeted educational campaigns to promote the concept and uptake of affordable housing measures and schemes.

### 5.6.2 Leap facilitators

It also transpired that transitional policy and/or parallel welfare measures, discussed earlier in this report, can enable the leap between being a social accommodation applicant and being an affordable housing applicant, as testified below whereby effective address to applicants’ caregiving commitments, employment, salary and mobility limitations would enhance chances of effectively making such leap:

“Miniex infittex għalissa minħabba li rrid nieħu ħsieb it-tfal u n-nanna” (Applicant 8).

“...skont kif għidna l-karozza nneħhiha ‘habba li spicċajt mix-xogħol, minħabba li għandi spejjeż kbar u ħa ngħib mutur minflokha” (Applicant 9).

“Għalija se tkun iktar diffiċli għax jiena ma nsuqx” (Applicant 10).

“Jekk jista’ jgħinni, kull għajjnuna bżonn. Dwar l-iskema ‘Sir Sid ta’ Darek’, jiena għalija dik l-aħħar ‘stage’ kieku mmur għaliha. Għax qisni ser nibda mill-ġdid. Imma fuq xiri ser tkun naqra problema għax jiena għalissa ma nistax ikolli ‘full time job’” (Applicant 11).

## 6 Conclusions and Recommendations

### 6.1 Main findings

As outlined at the outset, legislative, economic and demographic shifts have left an impact on the Maltese household and these main findings reflect such social transformations.

The mixed methods research study discussed in this report found that the majority of applicants comprised 75.0% females, around 50.6% single, 27.0% separated/divorced, 62.6% single parents, 39.0% unemployed and 29.2% working full-time.

The principal needs identified included affordable, autonomous & independent, family-friendly housing, guaranteed and/or inheritable housing; access to benefits, conjugal law, employment, family, health, rent reform, salaries and transitional policy; social welfare needs concerning employment, family, health, and general social wellbeing); and infrastructural needs. It was also found that the life stage of the applicant, adequacy of the dwelling and time constraints informed applicants’ perceptions and experience of the Housing Authority.

When querying possibilities for applicants to move out of their status as applicants for social accommodation, the principal possibilities identified were affordable housing and leap-enabling measures, such as support with caregiving and to find or improve employment. If given some kind of help, 58.5% of the respondents, who claimed to be unemployed, stated they were willing to start working. Amongst those sharing accommodation, 12.8% said they would consider some housing allowance. 14.2% said that, if at their current residence one has to do some structural changes, they would consider removing their application for an alternative accommodation; whilst 58.4% stated they considered buying their own property with help from the Government. 23.2% of respondents aged 60 years or above claimed that if provided with rent subsidy, they would live comfortably in their current home. 63.5% of the respondents considered the option of alternative housing/complex managed by the Housing Authority, provided this would have separate entrance, the required necessities and affordable rent.

Throughout the research process a number of measures were implemented. For example, based on the data collected, if the Housing Authority felt that the applicants could be assisted without any delays, these were contacted again to resolve issues related to their social housing problems. Furthermore, this research helped the Authority to calculate the required type of units that need to be built as part of the social housing project that the Maltese Government is engaged in. The number of units that required 1 bedroom, 2 bedrooms and 3 bedrooms could be estimated on the basis of this study. Furthermore, this exercise helped the Housing Authority and the Government to plan evidence-based budgetary measures, day-to-day tasks, drafting of policies and several decisions that were taken by the Authority.

## 6.2 Recommendations

This research study clearly identified the main issues with regards to applicants' inability to autonomously invest in private property. The main common factor among all research participants – whether they rented, shared with rent or shared without rent (amongst other categories) was income. "Initial deposit", "monthly payments", "payments of the interest amount" and "unemployment" featured among the main reasons' participants used to justify their inability to autonomously invest in private property. It is clear that housing problems are dependent on other factors, including employment, health and education. Hence, an inter-ministerial task force should be established to tackle housing limitations more holistically.

The fact that now there is a Ministry for Social Accommodation which is currently designing a National Housing System is a step in the right direction. Moreover, the implementation of the Private Residential Leases Act (2020) is a welcome shift as it regulates the private rented sector. Registration of rents is crucial as through such registration the Housing Authority will be able to collect longitudinal data. However positive the latter is, it is still important to have an inter-ministerial task force so as to develop further transitional policy and/or parallel welfare measures or services that facilitate the leap between being a social accommodation applicant and being an affordable accommodation applicant.

Alas, to develop such policies more research is required on the life course of applicants and the implications of the life stage that applicants are in at the time of application. To explain better: this study's findings flagged the need of effective address to applicants' caregiving commitments, employment, salary and mobility limitations.

Whereas findings testify to the need of more housing stock, they also shed light on the need for further research, particularly on the following issues:

1. Research that questions models of housing stock provision to explore innovative, sustainable interpretations of what 'more housing stock' could mean. Consequently, it is essential to carry out research that informs and steers investment by clarifying what applicants understand and expect from such alternatives.
2. Research with the cohort of applicants who stated they would consider alternative social accommodation, renting, hostel and other 'sharing' options in particular. For instance, the findings show that a significant number of applicants would be interested in financial and social support required to renovate and upgrade their existing residence. Additionally, two of every three respondents claimed that they would consider living in an alternative housing / residential complex or a hostel managed by the Housing Authority if this includes provision of the occupant's own entrance, the required necessities and affordable rent. Hence, considering the high interest in such initiatives, this should be one of the initiatives to be considered by the Housing Authority. Such arrangements may well support further work-life balance and lifelong learning possibilities because it is easier to organise shared services for individuals within the sample complex (e.g. childcare). This might encourage and provide a more feasible platform to individuals to profitably and sustainably engage in education and employment.

The possibility of applicants or related NGOs to apply for any related EU indirect funds required to renovate and upgrade their existing residence might be explored and the Housing Authority's indirect input (e.g. supportive, informative) contribution in this regard should be investigated. Further research on models adopted internationally would better inform the uptake of this recommendation.

The value of this study also lies in its contribution to profiling of social housing applicants, end-users and beneficiaries of social housing schemes. The study makes case for on-going data collection as a regular remit of the Housing Authority in the Maltese Islands. This would enhance evidence-based policy making and mitigate risks of missing data and lack of continuity due to electoral-cycles, and changes in government administration.



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## 8 Appendices

### 8.1 Mistoqsijiet għall-Eżercizzju ta' Profiling

<b>1. Applikant</b>	<input type="text"/>		
<b>2. Isem u Kunjom</b>	<input type="text"/>	<input type="text"/>	
<b>3. Indirizz</b>	<input type="text"/>	<input type="text"/>	
Isem tat-triq	<input type="text"/>		
Raġal / Belt	<input type="text"/>		
Indirizz differenti minn dak tal-applikazzjoni. (Iva / Le)	<input type="text"/>	<input type="text"/>	
-----			
<b>4. Numru ta' I-Identita</b>	<input type="text"/>	<b>5. Eta'</b>	<input type="text"/>
<b>6. Sess</b>	<input type="checkbox"/> Raġel	<input type="checkbox"/> Mara	<input type="checkbox"/> X
<b>7. Stat</b>	<input type="checkbox"/> Guvni / Xebba	<input type="checkbox"/> Miżzewweġ/a	<input type="checkbox"/> Unjoni Ċivili
	<input type="checkbox"/> Sep / Div / a	<input type="text"/>	Other (Please specify)
<b>8. Single Parent</b>	<input type="checkbox"/> Iva	<input type="checkbox"/> Le	
<b>9. Xogħol</b>	<input type="checkbox"/> Full-Time	<input type="checkbox"/> Part-Time	<input type="checkbox"/> Bla Xogħol
	<input type="checkbox"/> Pensjonant	<input type="checkbox"/> Raġel / Mara tad-dar	
-----			
<b>10. X'inhuma r-raġunijiet li ma taħdimx?</b>	<input type="checkbox"/> Ma rridx naħdem <input type="checkbox"/> Ili maqtuġh/a mix-xogħol <input type="checkbox"/> Ghandi diżabilita'		
	<input type="checkbox"/> Indur b'persuna anzjana <input type="checkbox"/> Indur b'persuna b'diżabilita' <input type="checkbox"/> M'għandix hiliet/edukazzjoni		
	<input type="checkbox"/> M'għandix min iżommli t-tfal <input type="checkbox"/> M'għandix faċilita' ta' childcare <input type="checkbox"/> Ghandi problema ta' trasport		
	<input type="text"/> Other (Please specify)		
-----			
<b>11. Jekk tingħata għajna fejn għandek problema, tkun lest/a li tmur taħdem?</b>	<input type="checkbox"/> Iva <input type="checkbox"/> Le		



**12. Kemm hu d-dhul tiegħek fix-xahar?**

Applikant 1 - FT	<input type="text"/>
Applikant 1 - PT	<input type="text"/>
Applikant 2 - FT	<input type="text"/>
Applikant 2 - PT	<input type="text"/>
Pesjoni	<input type="text"/>
Dhul ieħor (imgħax, dividends, etc.)	<input type="text"/>
BS Dhul	<input type="text"/>
Benefiċċji Soċjali (Tip 1)	<input type="text"/>
Benefiċċji Soċjali (Tip 2)	<input type="text"/>
Benefiċċji Soċjali (Tip 3)	<input type="text"/>
Benefiċċji Soċjali (Tip 4)	<input type="text"/>
Benefiċċji Soċjali (Tip 5)	<input type="text"/>
Benefiċċji Soċjali (Tip 6)	<input type="text"/>
Benefiċċji Soċjali (Tip 7)	<input type="text"/>
Benefiċċji Soċjali (Tip 8)	<input type="text"/>

**13. Il-post hu tiegħek, qiegħed/a f'kera" jew toqgħod ma' haddieħor (sharing)?**

Tiegħi  Kera  Sharing bil-kera  Sharing bla kera  Tolleranza

**14. Jekk inti sharing, tikkonsidra xi housing allowance biex ma tfittixx post alternattiv?**

Iva  Le

**15. Kemm thallas kera/kontribuzjoni fix-xahar? Kemm hi kera ġusta ('fair') għalik biex ma tfittixx post ieħor?**

Kera fix-xahar  Kera 'Fair'

**16. Jekk xorta tixtieq post ieħor, mhux bil-fors tal-Gvern, kemm lest/a thallas minn kera ta' €400, €500, €600 jew €700 fix-xahar?**

Minn kera ta' €400

Minn kera ta' €500

Minn kera ta' €600

Minn kera ta' €700

**17. Jekk fejn toqgħod isir tibdil strutturali li hemm bżonn, xorta tfittex post alternattiv?**

Iva  Le

**18. Jekk le, x'inhuma l-bżonnijiet tiegħek?**

Soqfa  Kamra tal-banju  Taraġ  Kċina

Other (Please specify)

**19. Tikkunsidra tixtri post fejn toqgħod bl-ghajjnuna tal-gvern?**

Iva  Le

**20. Xi problemi hemm biex tisselef mill-bank?**

Depożitu inizjali  Hlas ta' Interessi  Pagamenti fix-xahar

Other (Please specify)

**21. Jekk għalaqt is-60 sena x'tip ta' għajjnuna tistenna biex tgħix komdu/a f'darek?**

Post iżgħar  Sussidju fuq il-kera  Tiswijiet ġenerali  Community housing  Community worker

Housing Benefit\*  Other (Please specify)

**22. Tikkunsidra akkomodazzjoni alternattiva f'kumpless residenzjali/hostel tal-Awtorita' tad-Djar fejn ikollok l-entrata tiegħek, il-faċilitajiet meħtieġa u b'kirja raġjonevoli?**

Iva  Le

**23. Isem id-Data Collector**







