

Research Article

The Lived Experiences of Poverty in Old Age: A Maltese Case

Brian Gialanzè

Correspondence: brian.gialanze.07@um.edu.mt**Abstract**

This study explores the experiences of older persons living in situations of poverty in Malta. Using qualitative research, this study builds an understanding of the everyday realities of persons over the age of 65 living in poverty in two localities in Malta: Hamrun and Cospicua. Interviews were conducted with these persons to make sense of their situations of deprivation. The contribution to knowledge of this article is threefold: it is an exploration of the roots of poverty; its current manifestations, and the navigating ways in dealing with the situation of deprivation. Discussions with participants revealed that the situation of poverty is not only apparent in their living conditions, but they also experience different forms of relative deprivation. Additionally, findings point to the fact that limited financial means has its toll not only on situations of poverty but also on social exclusion. Nevertheless, part of the mitigating techniques used by these persons to deal with situations of poverty include having a strong social network within the respective towns, especially by neighbours and church representatives, to provide an immediate safety net for these older persons.

Keywords: Multiple deprivation; Malta; old age; poverty, social exclusion

© 2025: SociologyMT, Department of Sociology, University of Malta.

Introduction

Poverty and social exclusion persist as immediate problems in the lives of different age groups across society. Among the different social groups who experience various forms of deprivation, elderly persons are statistically amongst those experiencing serious challenges in this regard (Ministry for Active Ageing, 2022). In Malta, the largest proportion of people at risk of poverty (29.0%) and experiencing various forms of deprivation, is of individuals aged 65 and older (National Statistics Office [NSO], 2024). In view of this, it is worth investigating which factors are most responsible for poverty and social exclusion among older people. Unveiling these factors then allows for a better understanding of the intricate and complicated ways that certain determinants, such as social, economic, and cultural, push older persons into poverty. Additionally, this article focuses also on the degree of inclusion/exclusion faced by this age cohort as they navigate their situation of deprivation within their community and support structure.

Defining poverty sociologically is complex. It is not simply defined as lack of material resources but also extends to a state of social exclusion. Indeed, poverty and social exclusion

have always been synonymous from a conceptual standpoint and in the lived experience of those who become marginal to society, and this highlights the complexity of inequality (Hernández Pedreño, 2008).

This research, based on a qualitative methodological approach, used in-depth semi-structured interviews to collect data on experiences of poverty and social exclusion amongst older persons in Malta. The complexity of these situations required a rich understanding to obtain the ‘thick description’ of their experiences (Geertz, 1973). Specifically, it delved into the intricate dynamics of poverty and social exclusion in the Maltese localities of Hamrun and Cospicua.

Research background

Poverty and exclusion are often intertwined, with other forms of complexities and consequences including lack of accessibility, low education, and limited access to basic services which in return increases the forms of deprivation. Social exclusion is often seen as an extension of poverty, but it can also occur beyond financial deprivation (Lecerf, 2016). Absolute poverty occurs when individuals lack basic necessities for survival including food, shelter and clothing (Hasell et al., 2023).

Peter Townsend’s seminal work in 1979 introduced a transformative perspective on defining poverty, challenging the conventional approach that relied on an absolute threshold of income or resources. Townsend (1979) argued that poverty should be understood in relative terms, shaped by the socio-economic context of a particular society. He proposed defining the poverty line proportionally relative to the median or average income levels, to account for varying living standards and societal expectations.

More recent studies build on Townsend’s work using this approach to define poverty and deprivation by linking deprivation to individuals’ living conditions and their standard of living. Such conditions often prevent them from participating in ordinary economic, social, and cultural activities (Hasell et al., 2023).

Poverty and deprivation in Malta

According to EU Statistics in Income and Living Conditions (EU-SILC) survey, in 2023, 19.8% of the population in private households in Malta was at risk of poverty or social exclusion (NSO, 2024). This metric, known as AROPE (At Risk of Poverty or Social Exclusion), reflects the proportion of individuals experiencing risk of income poverty (household income below 60% of the national median).

There are various factors contributing to the large share of older persons in Malta experiencing risk-of-poverty. Primarily, factors such as inadequate pension systems, rising living costs, and limited employment opportunities are attributed to these living conditions (Ministry for Active Ageing, 2022). Various components are considered as an index to measure material and social deprivation in Malta (see [Table 1](#)).

Table 1: Percentage rates and number of persons living in households by perceived capacity to afford various items (NSO, 2024)

Material and Social deprivation items	2022		2023	
	Number of persons	%	Number of persons	%
Household cannot face unexpected financial expenses	78,728	15.4	84,570	15.9
Household cannot pay for one week's annual holiday away from home	170,965	33.3	159,485	30.0
Arrears on mortgage or rent payments, utility bills, hire purchase instalments or other loan payments	31,317	6.1	30,564	5.7
Household cannot afford a meal with meat, chicken, fish or vegetarian equivalent every second day	38,612	7.5	50,214	9.4
Household cannot keep the home adequately warm in winter	38,752	7.6	35,959	6.8
Household cannot afford a car	7,439	1.5	8,772	1.6
Household cannot replace worn-out furniture ²	78,979	15.4	75,371	14.2
Person cannot replace worn-out clothes with some new ones	27,449	6.3	25,992	5.7
Person cannot afford to have two pairs of properly fitting shoes	28,644	6.6	25,535	5.6
Person cannot afford to spend a small amount of money each week on him/herself ("pocket money")	53,790	12.3	54,596	11.9
Person does not have regular leisure activities	47,781	10.9	50,851	11.1
Person cannot get together with friends/family for a drink/meal at least once a month	30,578	7.0	30,893	6.7
No access to internet connection at all	6,972	1.6	6,323	1.4

The rate of At-Risk of Poverty for those aged 65 and over in Malta shows considerable fluctuation from 2006-2022, having increased the most sharply following a low of 14.9% in 2013 to reach a worrying high of 30.0 % in 2022 (Miljanic Brinkworth, 2024). One causal factor can be attributed to the specific structural characteristics of Malta's retirement pension system – which is predominantly Pay-As-You-Go (PAYG) and fosters gender inequality by design (Miljanic Brinkworth, 2024). This model ties pension rights to paid working life-times and women are at a disadvantage due to career breaks often related to family issues (Miljanic Brinkworth, 2024). This also means, that many women of retirement age now are also dependent on the husband's pension — or reduced widow's pensions which until recently paid only five-sixths of a spouse's full entitlement to a retirement benefit (Miljanic Brinkworth, 2024).

The Caritas Minimum Essential Basket for a Decent Living (MEBDL) (Caritas Malta, 2020) reports about unexpected expenses associated with homeownership, such as insurance and condominium dues, which drains financial provisions. Elderly couples often take on the caring responsibilities for their grandchildren, which adds up over time and results in daily costs (Caritas Malta, 2020). Financial limitations also restrict social engagement, resulting in fewer family vacations and social events. Pensions provide a financial safety net but often fail to take into consideration the many and unanticipated costs that come with advanced age, raising questions about whether these pensions are sufficient to live a decent life in old age (Caritas Malta, 2020).

Poverty among the elderly, also deepens the digital divide, making social and economic gaps among generations more entrenched. Accessing and using digital technologies could be difficult for seniors living in poverty (Neves & Vetere, 2019). Lack of money makes it hard to buy smart phones or computers as well as internet connection that goes with it. On top of that,

those barriers become even larger due to the lack of digital literacy preventing them from connecting with family members and significant others, accessing essential services or plugging into the digital economy (Neves & Vetere, 2019).

Safety networks for poverty in Malta

The Church in Malta has long been a cornerstone of social and community life, extending its role beyond spiritual guidance to active support for those in need. Its commitment to alleviating poverty and fostering social justice is deeply rooted in Malta's Catholic heritage, aligning with its teachings to care for the vulnerable.

Historically, the Church and faith-based organisations have been at the forefront to provide pastoral support, food, shelter, clothing and money to older persons in society (Brown & Grimshaw, 2021). The National Health Service report 'Loneliness in Older persons' elaborates on various support systems for older persons provided by churches and connected institutions, intended for older persons for greater connectivity and inclusion in society (National Health Service, 2022). These organisations are typically grounded in their local communities, which allows them to be attuned to issues affecting the elderly and enables them to address the needs of vulnerable populations, including older adults (Davelaar et al., 2011).

The Church in Malta is actively involved in Diakonia¹, a mission to show compassion and support to marginalised individuals and those in need. Both Cospicua and Hamrun, through the respective parish Diakonia Commissions, organise charitable activities like food drives, clothing donations, and financial assistance. Parish Diakonia commissions collaborate with local organisations and mobilise volunteers to address social issues and provide essential support to vulnerable people such as the sick, elderly or homebound. Local government and religious institutions also work together, with regular meetings with the Archpriests to exchange information on socio-economic issues like poverty.

It is important to note that state institutions serve as a safety net for individuals experiencing deprivation. Additionally, through community-based initiatives, NGOs such as The Malta Foundation for the Well Being of Society, Jean Antide Foundation, and Caritas amongst others work with local communities at grassroot level, collaborating with government agencies, parishes and private sector partners to reduce poverty and social exclusion among vulnerable groups.

The community plays a crucial role in fostering a sense of well-being among older age cohorts. Cramm and Nieboer's (2015) study highlights the importance of an inclusive neighbourhood in fostering a sense of belonging and social integration. A supportive and inclusive environment can improve mental well-being and quality of life, while a socially fragmented or disengaged one can negatively impact health outcomes. The study emphasises the role of social cohesion and social capital in fostering a sense of belonging and promoting

¹ The Greek word diakonia means "service among others" and comes from the Greek verb diakonein, which means "to serve". It is rooted in Christian scriptures and is often translated as "service" or "ministry".

social interaction, trust, and reciprocity in a strained society due to urbanisation and community dynamics (Cramm & Niboer, 2015).

A 2019 survey on loneliness, conducted by the University of Malta's Faculty for Social Wellbeing, discovered that a staggering 43.3% of the population consider themselves somewhat lonely. Of these, 41.3% are moderately lonely, 1.7% are severely lonely and 0.5% are very severely lonely. Loneliness was strongly associated with factors including age, education, employment status, living situation, income perception, physical health and disability. Loneliness was more common among older adults, individuals with low educational attainment, the unemployed and single people who were living alone, with widowers living alone reporting loneliness in the highest levels.

In addition, a study carried out in the United Kingdom by Charity Age UK, shows the importance of close contact with neighbours, even for a chat, for persons over-65 years. It is estimated that 3.4 million over-65 years rely on chats with their neighbours to brighten their day (Age UK, 2019). This charity promotes the importance of everyday contact with elderly neighbours to lower instances of loneliness amongst the older population.

Another interesting cultural conditioning is the degree of intergenerational dependence, particularly when adult children are still financially dependent on their pensioner parents (Scharf et al., 2001). In line with the study of Scharf et al. (2001), financial assistance from parents provides a safety net and alleviates financial stress. However, the authors also state that this financial support can lead to a sense of dependency and reinforce power imbalances within family relationships.

Social policies addressing poverty amongst elderly

Malta has undertaken various social policies to address the persistent issue of poverty and social exclusion, particularly among elderly individuals. This demographic presents distinct challenges exacerbated by factors such as inadequate pension systems, rising living costs, and limited employment opportunities in later life. Additionally, significant gender disparities further compound these issues, with elderly women being particularly vulnerable due to factors like lower lifetime earnings, interrupted career trajectories, and longer life expectancy (Munoz Boudet et al., 2018). The National Strategic Policy for Active Ageing 2023-2030 provides a roadmap for addressing these issues, emphasising the need for sustainable reforms in pensions, healthcare, and social inclusion programmes (Ministry for Active Ageing, 2022). Addressing these gaps ensures dignity and security for Malta's ageing population.

The COVID-19 pandemic has had profound and multifaceted effects on elderly populations, particularly those already experiencing poverty. It has resulted in increased health risks, limited access to support services, and economic instability for many older adults. These challenges have exacerbated existing vulnerabilities and further pushed some elderly individuals into poverty (Morrow-Howell et al., 2020).

Recent work in social policy to reduce poverty over the next decade in Malta includes the National Strategy for Poverty Reduction and Social Exclusion 2025-2035, developed by Malta's Ministry for Social Policy and Children's Rights (still in consultation phase at time of writing). This strategy aims at addressing income disparities to promote broader issues of well-

being, and it emphasises equal access to education, healthcare and employment opportunities with the objective of evaluating the existing conditions of elderly poverty and exclusion.

Research focus

This study is focused on two locations: Cospicua (see [Table 2](#)) and Hamrun (see [Table 3](#)). Cospicua also known as Bormla, is a double-fortified harbour city located in the Southern Harbour Region of Malta. This town is one of the renowned Three Cities, along with Birgu and Senglea, and is nestled within the Grand Harbour to the east of Malta's capital city, Valletta.

Table 2: Cospicua Demographics Malta Census 2021

Population	4,654
Area	0.9100 km ²
Population Density	5,114/km ²
Annual Population Change (2011-2021)	-1.2%
Gender	
Males	2,389
Females	2,265
Age Cohort	
0-17	691
18-64	2,801
65+	1,162

This table organises the demographics, gender distribution, and age groups according to the Malta Census 2021 (National Statistics Office, 2023).

Hamrun, also known as Il-Hamrun, is a town located in the Central Region of Malta, situated in close proximity to the capital city of Valletta and the Grand Harbour.

Table 3: Hamrun Demographics Malta Census 2021

Population	10,514
Area	1.050 km ²
Population Density	10,013/km ²
Annual Population Change (2011-2021)	1.5%
Gender	
Males	5,571
Females	4,943
Age Cohorts	
0-17	1,408
18-64	6,713
65+	2,393

This table presents the demographics, population by gender, and distribution across age groups according to the Malta Census 2021 (National Statistics Office, 2023).

Methodology

The interest in this study lies in understanding trajectories leading to poverty and its consequences. This research employed a qualitative methodological approach to deeply explore and understand social phenomena from the subjective viewpoints of participants. This

approach prioritises the perspectives, experiences and interpretations of individuals within their social contexts, allowing for a nuanced appreciation of complex social dynamics (Swain, 2018). This holistic analysis considers diverse perspectives and lived experiences, revealing underlying motivations, beliefs, and values that shape individuals' behaviours and decision-making processes.

The sample was of Maltese male and female nationals. Using convenience sampling, the sample consisted of 12 persons aged 65 years and above, six from each locality, who are living in poverty and experiencing social exclusion. The use of convenience sampling to conduct this research was effective as it served to have easy access to this population via collaboration with parish priests as gatekeepers. By utilising relationships with the community, it proved to be a time-efficient method, yet it also carries risks of biases.

In addition, with only 12 respondents from two localities, there is a limitation in capturing systemic issues comprehensively across diverse Maltese contexts. Nevertheless, the scope of this study was to present a rich picture of the lived experiences of poverty from the subjective viewpoint of participants.

The first research question addressed the roots of poverty to obtain knowledge on the cultural conditions surrounding the participants' lived experiences. Secondly, it made sense to understand what participants considered as deprivation. Inspired by Townsend's (1979) deprivation Index (see also Townsend et al., 1988) and the EU-SILC, another central research question was on how older persons experienced deprivation. Finally, another question dealt with safety networks, by specifically exploring the mitigating strategies participants use to deal with their dire situation.

The design and research process of this research was framed to guarantee ethically sound research, considering both the sensitivity of the topic and the vulnerability of participants in disclosing their subjective experiences of the harsh realities of living below the poverty line. The names of all respondents have been changed to protect their identity. All ethical considerations were taken into account, to produce a study in full conformity with the guidelines provided by the UREC of the University of Malta (Ref: ARTS-2023-00255).

Findings

Findings of this research were classified under a set of themes that clearly emerge from the narratives of the 12 participants of this study. Their narratives provide valuable information on their perceptions and personal experiences on poverty related to various issues.

The roots of poverty

The views of respondents on what they considered as the roots of poverty range from general statements on the increase in the cost of living, to the effects of digitalisation and how they are affected by the need to use modern devices like smart phones. For instance, Lucia outlined the crucial issue of high cost of living amongst older persons. This phenomenon is common, as the expenses associated with daily life continue to rise while the income of retirees remains fixed or increases at a slower rate. George added another aspect to

this problem: ‘There is another thing, you would have a pension and you would say I cannot manage with it, but then for example [playing] bingo, lottery, entertainments, as if you’re wasting it’. It is noteworthy that some participants went beyond the basic needs to describe consequences and situations of poverty, and their arguments were in line with studies on relative deprivation (Townsend, 1979). For example, Andrew asserted that the causes of poverty among the elderly stem from their upbringing and illiteracy during childhood. He outlined the long-lasting impact that early life experiences can have on an individual’s economic well-being later in life.

In addition, gender inequality caused further poverty. Some female participants maintained that they had never been employed, and in some cases, were not allowed to work outside the home by their husbands. This resulted in further challenges when their husbands passed away. A case in point is Katy, a 73-year-old woman. For Katy, her husband’s death left her in a vulnerable position as she had never been employed throughout her marriage. She had been solely financially dependent on her husband for her livelihood. The sudden loss of her husband, coupled with her lack of work experience, pushed Katy into a state of poverty: *‘I found myself in this situation when my husband died, since I never worked, he never allowed me... I was his girl; I was really treated as if I was his daughter. Problems come, one after another, a problem ends, another one starts’*.

In spite of fears of dependence on others, especially on children, it is worth noting that participants felt that they had a sort of obligation to hand out money to their adult children and their grandchildren. Carmen explained this by stating that some elderly people still provide financial help to their sons and daughters. Despite their own limited means, many elderly people voluntarily provide financial support to their offspring out of a feeling of duty, sometimes at the expense of their own financial security. Carmen’s case can be viewed as a prime example of this dynamic, when she accepted her daughter back home when the daughter’s marriage fell apart: *‘for me, my daughter is a priority for now’*.

This unwavering support demonstrates the inherent, protective nature of parenthood that follows through even late into life when funds are tight. Peter also shows his independence as he turns down the offer of help from his children for his wife’s funeral and he also admitted that he still gifts them with cash on birthdays. *‘I don’t take any money from my children ... but I give them ... for their birthdays I give them 20 euros each’*, he notes. Both stories highlight the challenges that older persons face in striking a balance between self-reliance and pride, as well as a deep-seated readiness to make concessions for family members who could be going through difficult times themselves.

Digital divide

The current age of digitalisation has brought a plethora of opportunities, but it has also widened the gap in poverty and social exclusion among the elderly due to digital illiteracy and limited accessibility. Katy, for example, has an internet subscription and owns a smartphone. She admitted that without them, she would feel lost as her digital tools provide her a sense of connection.

I don't know how to use a computer; I am learning how to send messages because I find it difficult to write. I have a friend who is sending me easy words. I enjoy sending voice recorded messages. I enjoy playing games on the internet and drawing.

On the other hand, respondents like Andrew and Peter subscribe to internet services, not for their own use, but for the benefit of their children and relatives. Both participants like many others, are digitally illiterate.

Worse off are the respondents who cannot afford internet services — those still relying on old push-button phones, who face the greatest degrees of social distancing and economic disadvantage by remaining entirely shut off from a digital world that is rapidly changing the way we live.

This divide shows how online inequalities reinforce existing socio-economic disparities and limit the possibility for older adults to participate fully in modern society, whether that be accessing information, maintaining relationships or pursuing opportunities. This aspect widens the poverty gap because it adds to their degree of inaccessibility and hence, leads to increased social isolation.

Situation of poverty

Physical deprivation from basic necessities despite the existence of an extensive social policy infrastructure is not absent among those who participated in this study. The lack of enough money results, first and foremost, in poor diets, in lack of access to the desired level of health care and very often in lack of basic commodities. The quality of life suffers not only because of the poor quality of housing itself, but because maintenance is absent especially when even very low rents remain unpaid.

As one central theme of this study, participants were asked to define their experiences of deprivation in their everyday life. Most of the outlined deprivations were closely aligned to a definition of absolute poverty. Some participants struggled with basic access to water and electricity, suitable and liveable living conditions, having appliances like a washing machine in working order, having an internet connection, and affording medications.

In some cases, mouldy and unsafe living conditions aggravated health issues. In other cases, flights of stairs to reach the dwelling with no lift and limited physical accessibility for participants who had mobility led to social exclusion because they could not leave their homes. Here there is an interesting interface between the dynamic relationship of deprivation and social exclusion. It was often the case for participants that their experienced multiple deprivations led them to lives spent indoors, excluded from contact with others or not able to participate as citizens in society.

Financial poverty can have a profound effect on basic survival needs, particularly when it comes to food. Carmen, for instance, finds herself faced with the difficult decision of choosing what to buy with her limited income, while May spends 350 euro a month on food supplies. She also has to feed her five dogs and two cats. She manages to survive, but with much hardship.

Anna admitted that she cannot cope with the cost of living. She finds it impossible to afford fresh vegetables and fruit, forcing her to rely on inexpensive alternatives like rice with curry. Francesca too felt the impact of financial poverty on her food choices. She is extremely cautious and limits herself to basic and affordable options. She described here experience in the following terms:

I am very cautious, I say that if in the past I used to buy a piece of cheddar or two spoons of broth or two spoons of soup, today I would say I will take a small piece of bread and a piece of cheese or when I'm hungry, if I used to take a piece of cheese, today I won't buy it.

For older persons living with financial hardship, even necessities like water and electricity can become a source of stress and struggle. Katy confessed that she frequently struggles to pay her water and electricity bills.

Despite the fact that water and electricity supplies are considered a basic need, Joseph is not connected to the main water and electricity networks. He relies on one of his neighbours who fills a tank with water and supplies him with an extension for electricity: *'Where I live, I have no electricity and no water. He fills a tank [with water] and gives me electricity [one of his neighbours]'*.

The struggles of May and Anna reflect the deep-seated relationship between socioeconomic issues and access to even the most basic utilities in our society, but at the same time represent a systemic inequality that holds their lives in a cycle of hardship. May does not have electricity as her father decided to remove the meter. One of her neighbours used to give her a supply but due to an argument with his son, her neighbour decided to refrain from supplying her with electricity. She cannot afford to apply for a new installation. On the other hand, Anna can only afford to pay her water and electricity bills by instalments: *'I have a bill for electricity and water amounting to sixty-seven euro which I pay by instalments. I will pay thirty euro and then I will pay the rest'*.

Housing

Financial poverty can have significant effects on the ability for individuals to afford rent. Katy rents a house from the Housing Authority. She pays a relatively low rent of approximately 105 euros per month, but even this amount becomes a burden at times, leading to backdated rents.

Carmen admitted that: *'Sometimes, rent, even if it is not expensive, I have to split it in three, but the landlord is very understanding. He tells me: "when you have, pay me"*. Joseph finds himself in a precarious situation as he is living illegally in a house rented by someone else from the Housing Authority. Although he was caught by Housing Authority inspectors, he was not forced out. Furthermore, Rita pays a rent of 400 euros per month, but she is unable to apply for government rent subsidy because the landlord demands cash payment without issuing a receipt. This lack of documentation prevents her from seeking the assistance she is entitled to.

Impact on health

Financial constraints can have a significant impact on health issues. All respondents suffered from multiple health conditions which are not all covered with the free medicines scheme offered by the government. In the case of Katy, her current income makes it difficult to afford a sleep apnoea machine that she desperately needs: *'Hospice have given me one [a sleep apnoea machine] but it has developed a fault, now Community Chest Fund are trying to help me. I need it, I need it a lot, because my heart is getting tired'*.

The consequence of poverty and social exclusion on mental health is evident. These personal accounts shed light on the profound emotional and psychological toll that poverty and social exclusion have on a person's overall well-being. These conditions not only compromise the physical well-being of the person but also contribute to a sense of despair and hopelessness.

Carmen, Lucia and May's experiences encapsulate the intertwining nature of financial stress, social isolation, and mental health. Carmen's constant worry about budgeting and making ends meet leads to significant anxiety, showing the constant pressure and stress that poverty brings. While Lucia's deep sadness and desire to escape from her solitude further emphasise the detrimental effects of social exclusion on mental health.

The struggle with anxiety has greatly impacted May's daily life, often leaving her confined to her bed. The financial strain exacerbates her anxiety, as she often finds herself unable to afford to go out and enjoy a cup of tea. The combination of anxiety and financial constraints leaves May feeling trapped and isolated.

Housing conditions and hygiene

Physical and structural damages, extreme neglect, and clutter are common factors that contribute to the very bad housing conditions experienced by some participants. These individuals are all subjected to living in substandard conditions that are a far cry from what is locally considered acceptable. The researcher was able to see with his own eyes as the interviews were conducted within the older persons' residence.

Rita finds herself in a living space that is plagued by mould, which has resulted in severe arthritis and breathing problems. Her rented room spans no more than 60 square metres, with the bedroom and living area crammed into the same confined space. She lacks even basic necessities, such as a working television and an accessible kitchen. Similarly, Carmen is living in circumstances that mirror Rita's living conditions, with high levels of humidity and walls covered in unsightly mould stains. Her living space consists of only three rooms, and all her clothes and possessions are packed in pieces of luggage. Katy resides in an area in Cospicua that is plagued by deep-rooted social problems. The effects of these problems manifest in the physical state of her housing. The structural damages are evident, with cracked walls and broken windows. The living spaces are cramped and cluttered. May's situation is equally distressing, as she has been living in a house without basic necessities such as water and electricity for the past eight years. The unhygienic conditions with limited ventilation and inadequate natural light pose significant health risks.

The cases of Andrew and Lucia demonstrate that a lack of accessible housing serves to isolate them. Andrew and his wife live in a block of flats which belongs to The Joint Office². Due to a previous lung cancer diagnosis, Andrew now lives with one lung. They live on the third floor, where they must climb six steps to enter the building and sixty steps to reach their apartment.

I haven't gone out (of this flat) for five years because of the stairs. We don't have a lift, they have been promising us that they would make us a lift, especially during election time, but was never done. My wife has not gone out for the last year and three months. We only go out for hospital appointments. I haven't attended church for the past 5 years because of the stairs and because of my health.

Lucia also lives on the third floor of a block of flats. The other tenants in the building are not willing to contribute financially to install a lift. She has problems with her balance and falls frequently. Lucia has been unable to find a medical doctor who is willing to visit her at her home: *'In order to visit the doctor or the polyclinic, I have to call a taxi and the taxi driver helps me to go down and up the stairs of the flat'*. Moreover, Lucia is entitled to the government food package³, but she cannot collect her package as this needs to be picked up from the Santa Venera building during office hours. Her lack of mobility and the fact that her daughter works during office hours, means she is unable to collect her food package.

Isolation and discrimination

Poverty resulting from isolation and discrimination constitutes a significant challenge affecting individuals. Katy felt rejected by her siblings when describing the stark contrast between her modest house and their luxurious homes, and this affects their relationship. Similarly to this, Francesca said: *'I used to help a lot my brother's wife. Her standard is different than ours, was raised in luxury... we used to clean [her house], but with time we felt that she was rejecting us'*. These stories highlight the detrimental effects of poverty compounded by isolation and discrimination, leaving individuals feeling rejected, neglected, and betrayed by their own families, friends, and the systems meant to support them.

Neighbourhoods, extended family and the Church

Neighbours provide support such as watching each other's homes, helping during emergencies and sharing friendly confidences or gossip. This social capital within the neighbourhood contributes to increased security and support, creating a sense of collective responsibility and resilience in the face of challenges. One way that participants could combat bouts of loneliness was through their reliance on neighbours. Similar to other studies (Age UK, 2019), participants maintained that close contact with neighbours eased their loneliness.

² The *Joint Office* was set up by law to administer the properties which were transferred to the government by the Ecclesiastical authorities, in virtue of an agreement signed in 1991, between the Government of Malta and the Holy See.

³ Fund for European Aid to the Most Deprived (FEAD) food package and the State Funded Food Distribution (SFFD) scheme.

Often participants felt a sense of isolation and only found solace in their neighbours' constant assistance. Their lack of financial security and their lack of accessibility especially when experiencing mobility issues, limits their participation in society. In some cases, they felt abandoned by their immediate family and were restricted to life indoors, with little or no communication to the outside world. For Rita, her neighbours are like an extended family, always there for her and even entrusted with the keys to her house. Their presence brings her solace and security, knowing that she can rely on them. Moreover, neighbours were not only essential for occasional conversations, but in some cases, they were providers of various requirements, including illegal supply of electricity, as in the case of Joseph who 'borrows' electricity from his neighbour. This demonstrates the normalisation of this illegal activity and how instead of seeing it as a violation, it is interpreted as an act of kindness. This reflects the intertwining issues and instances of poverty, illegalities and abuse, which continue to feed into a culture of poverty, extending beyond tangible requirements.

In line with the discourse of Scharf et al., (2001), some participants referred to the importance of intergenerational dependence. Extended family members and neighbours play a significant role in the lives of these respondents, providing them with comfort and support. Francesca finds support from her sister-in-law, who sends her vegetables and accompanies her to the hospital, while her nephew takes care of her bills.

Andrew and Dominic also acknowledge the immense help they receive from their sons and daughters. Whether it is practical assistance or emotional support, they rely on their children to navigate through life's hurdles. Dominic expresses himself in these words: *'My daughter washes my clothes at her home, she comes for them and brings them back'*.

Some participants spontaneously stated that they rely on their local church's monthly food hamper program and other parish support for both material and social needs. At their stage of life, the participants showed an immense sense of gratitude for the church's commitment to understand and address the specific needs of its weaker members.

Discussion and conclusion

This article highlighted income insufficiency and lack of asset accumulation as critical factors in old age. Participants faced limited chances to improve their financial circumstances, aligning with Deaton's (2016) assertion that income and wealth are essential in understanding poverty. Cultural factors further exacerbated their situations. Gender norms often excluded women from the labour market, leaving them vulnerable after losing financial support from spouses. Additionally, limited educational opportunities in youth perpetuated illiteracy and economic challenges.

Intergenerational dependency added strain, with participants financially supporting children and grandchildren despite their own struggles, reflecting Scharf et al.'s (2001) findings on dependency and familial imbalances. Moreover, participants lacked the freedom to live independently.

This study also outlined severe deprivations experienced by participants, often reflecting absolute poverty rather than relative measures in line with Townsend's (1979) index. Basic

needs such as access to water, electricity, liveable housing, functioning appliances, and medications were unmet. Many faced unsafe living conditions, such as mould or inaccessible homes, exacerbating health and mobility issues and fostering social exclusion. Participants often lived isolated lives due to these deprivations, unable to participate in society. Findings align with the EU-SILC 2023 index (NSO, 2024) and Caritas Malta's (2020) MEBDL, underlining challenges like arrears, lack of internet, inability to afford unexpected expenses, and limited access to nutritious food.

The contribution of this article is to provide a better understanding of old-age poverty, which leads to a multitude form of hardship. The use of qualitative research strategies was relevant in detecting the implications on the lived realities of poverty in old age because they provide deeper explanations for observed patterns and offer a nuanced understanding of the processes that underpin poverty.

This study highlighted the complex intersection of poverty and social exclusion, with an emphasis on loneliness among older people as a key dimension in this context. Moving beyond merely the subjective understandings of poverty, the research investigates the material and social differences associated with poverty, in line with Townsend's (1979) study. Inequality and a lack of opportunities add to the increasing isolation of older adults. These conditions have significant adverse consequences on their psychological and emotional state, which not only limit their interaction with society but also contribute to a feeling of neglect. Moreover, the study participants pointed out that a lack of access to modern digital technologies makes their social exclusion much worse. The exclusion from online communities, vital services, or personal contact with family and friends via online channels makes them more marginalised, isolated, and disengaged from their own lives and the broader social and economic world that surrounds them. Such findings reflect those by Neves and Vetere (2019) who also investigate the ways in which social exclusion within older populations may become compounded by the digital divide, particularly in vulnerable groups. Another group particularly impacted is older adults struggling with the overlapping challenges of poverty, technological exclusion and social isolation. As such, this group has unique needs that should be addressed through focused efforts that impact each aspect, as these issues overlap. Meaningful change in addressing the life situations of these people requires the collaboration of policy makers, community organisations, and social service providers. This is needed to mitigate the inequalities and hardships they face, empowering them to move out of the cycle of poverty.

References

- Age UK. (2019). *More than 3m older persons rely on friendly neighbours to brighten up their days*. Age UK. <https://www.ageuk.org.uk/latest-press/articles/2019/february/older-people-rely-on-neighbours/> - ~:text=New research for charity Age UK shows just, chats with their neighbours to brighten their day
- Miljanic Brinkworth, M. (2024). *Working Paper on the National Strategy for Poverty Reduction and Social Exclusion: 2025-2035*. Ministry for Social Policy and Children's Rights. Elderly, Poverty and Inclusion. <https://socialsecurity.gov.mt/en/national-strategy-for-poverty-reduction-and-social-inclusion/>

- Brown, K., & Grimshaw, K. (2021). *Loneliness in Older persons - Guidance on how Christian Faith Organisations can support older persons facing loneliness*. Faith in Later Life. <https://faithinlaterlife.org/wp-content/uploads/2021/09/Loneliness-in-Older-People-Digital.pdf>
- Caritas Malta. (2020). *A Minimum Essential Budget for a Decent Living 2020*. <https://www.caritasmalta.org/wp-content/uploads/2021/02/Caritas-MEBDL.pdf>
- Cramm, J. M., & Nieboer, A. P. (2015). Social Cohesion and belonging predict the well-being of community-dwelling older persons. *BMC Geriatrics*, 15(30),1-30. <https://doi.org/10.1186/s12877-015-0027-y>
- Davelaar, M., Van Den Toom, J., De Witte, N., Beaumont, J., & Kuiper, C. (2011). *Faith-based organisations and social exclusion in the Netherlands - Verwey-Jonker Instituut*. Verwey. <https://www.verwey-jonker.nl/publicaties/2011/faith-based-organisations-and-social-exclusion-in-the-netherlands>
- Deaton, A. (2016). Measuring and understanding behavior, welfare, and poverty. *American Economic Review*, 106(6), 1221–1243. <https://doi.org/10.1257/aer.106.6.1221>
- Geertz, C. (1973). Thick Description: Towards an Interpretative Theory of Culture. In C. Geertz, *The Interpretation of Cultures: Selected Essays*. (pp. 3–30), Basic Books.
- Hasell, J., Roser, M., Ortiz-Ospina, E., & Arriagada, P. (2023). *Poverty*. Our World in Data. <https://ourworldindata.org/poverty>
- Hernández Pedreño, M. (2008). Exclusión Social y Desigualdad. *Ediciones de la Universidad de Murcia*. <https://publicaciones.um.es/publicaciones/public/obras/ficha.seam?numero=1286&edicion=1>
- Lecerf, M. (2016). *Poverty in the European Union: The crisis and its aftermath: Think tank: European parliament*. European Parliament. [https://www.europarl.europa.eu/thinktank/en/document/EPRS_IDA\(2016\)579099](https://www.europarl.europa.eu/thinktank/en/document/EPRS_IDA(2016)579099)
- Ministry for Active Ageing - Government of Malta. (2022). National Strategic Policy for Active Ageing 2023 – 2030. <https://activeageing.gov.mt/wp-content/uploads/2023/04/NSPActiveAgeing2023-30.pdf>
- Morrow-Howell, N., Galucia, N., & Swinford, E. (2020). Recovering from the COVID-19 pandemic: A focus on older adults. *Journal of Aging & Social Policy*, 32(4), 526–535. <https://doi.org/10.1080/08959420.2020.1759758>
- Munoz Boudet, A. M., Buitrago, P., De La Briere, B. L., Newhouse, D., Rubiano Matulevich, E., Scott, K., & Suarez-Becerra, P. (2018). *Gender differences in poverty and household composition through the life-cycle: A global perspective*. Open Knowledge Repository. <https://openknowledge.worldbank.org/handle/10986/29426>
- National Statistics Office Malta. (2023). Census of Population and Housing 2021: Final Report: Population, migration and other social characteristics (Volume 1). <https://nso.gov.mt/events/census-of-population-and-housing-2021-final-report-population-migration-and-other-social-characteristics/>
- National Statistics Office. (2024). *EU-SILC 2023: Salient indicators* [Report]. NSO Malta. <https://nso.gov.mt/wp-content/uploads/NR-2024-106.pdf>

- Neves, B. B., & Vetere, F. (2019). Ageing and emerging Digital Technologies. In B. Neves & F. Vetere (Eds.), *Ageing and Digital Technology*, (pp. 1–14). Springer.
https://doi.org/10.1007/978-981-13-3693-5_1
- National Health Service. (2022). *Loneliness in older people*. National Health Service.
<https://www.nhs.uk/mental-health/feelings-symptoms-behaviours/feelings-and-symptoms/loneliness-in-older-people/>
- Scharf, T., Phillipson, C., Kingston, P., & Smith, A. E. (2001). Social exclusion and older persons: Exploring the connections. *Education and Ageing*, 16(3).
<https://research.manchester.ac.uk/en/publications/social-exclusion-and-older-people-exploring-the-connections>
- Swain, J., (2018). A hybrid approach to thematic analysis in qualitative research: Using a practical example. In *Sage Research Methods Cases Part 2*. SAGE Publications, Ltd.,
<https://doi.org/10.4135/9781526435477>
- Townsend, P. (1979). *Poverty in the United Kingdom*. Allen Lane and Penguin Books.
- Townsend, P., Beattie, A., & Phillimore, P. (1988). *Health and deprivation: Inequality and the north*. Routledge.