



# An Evaluation of the Housing Benefit Scheme

*January 2025*

Andrew P. Camilleri

# Executive Summary

The United Nations considers adequate housing a fundamental human right, crucial for security and well-being (UNHCR, 2009). Research consistently links housing security to life satisfaction (Cattaneo et al., 2009; Clapham, 2010), but a large portion of the global population lives in inadequate or unaffordable housing (Ben-Shahar et al., 2020), exacerbating issues of housing affordability. In Malta, shifts between rent control and liberal markets, combined with rising housing prices since 2013, have added pressure on affordability, particularly for vulnerable sections of the population (Micallef, 2021; Micallef, 2022; Briguglio & Spiteri, 2022). In light of the above the Housing Authority requested an evaluation of the Housing Benefit Scheme (HBS), which is a rent-subsidy scheme based on the income of beneficiaries.

The evaluation adopted a qualitative approach using semi-structured interviews. Six participants were interviewed (2 without child dependents, 2 with 1 child dependent, 2 with 2 + child dependents), and interviews lasted approximately 20-45 minutes and were carried out over the phone and in-person between July and August 2024. The interviews were subsequently transcribed and were analyzed using a hybrid thematic analysis incorporating both inductive and deductive coding.

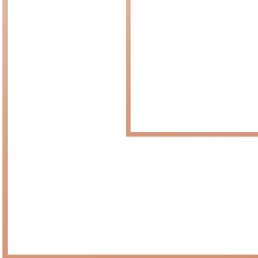
Analysis revealed a clear pattern of divergence in participants' starting points, with those experiencing more adverse structural factors benefiting from the HBS but still struggling to achieve the level of well-being and housing security aimed for by HBS. In contrast, participants with fewer negative structural experiences reported higher well-being and housing security, with some even planning to purchase property. This disparity highlights the need for HBS to cater to a heterogeneous group with tailored approaches to address the varying needs of all beneficiaries to improve overall outcomes.

Despite the various outcomes, even participants with fewer adverse structural experiences expressed concerns about rental market insecurity. While increases in the HBS subsidy can improve beneficiaries' well-being in the short term, long-term solutions will require policy and legal changes. Ensuring longer tenancy periods and stabilizing rent increases, particularly for those facing the most adversity, would enhance the long-term effectiveness of HBS and reduce government spending, thus allowing budgets to be better targeted at those most in need.

# Table of Contents

|  |           |
|--|-----------|
| Executive Summary  | 2         |
| <b>1. Introduction</b>   | <b>7</b>  |
| 1.1. The Housing Benefit Scheme and the Current Evaluation Study | 8         |
| <b>2. Literature Review</b>                                      | <b>10</b> |
| 2.1. Defining Housing Affordability                              | 10        |
| 2.2. Measuring Housing Affordability                             | 11        |
| 2.3. Psychosocial Impacts of Housing Affordability               | 13        |
| <b>3. Method</b>   | <b>17</b> |
| 3.1. Philosophical Worldview and Positionality of the Researcher | 17        |
| 3.2. Sample  | 18        |
| 3.3. Procedures  | 19        |
| 3.4. Instruments   | 20        |
| 3.5. Analytic Approach   | 21        |
| 3.6. Analytical Rigour and Trustworthiness                       | 22        |
| <b>4. Results</b>  | <b>23</b> |
| 4.1. Structural Issues   | 26        |
| 4.2. Interacting with the Housing Authority                      | 27        |
| 4.3. Impact of HBS on Participants                               | 29        |
| 4.4. Long Term Impact of HBS                                     | 31        |

|           |   |           |
|-----------|---|-----------|
| 4.5.      | Adverse Structural Factors                | 32        |
| 4.6.      | Impact of Insufficient Buffering from HBS | 36        |
| 4.7.      | Potential Impact of More Money            | 39        |
| <b>5.</b> | <b>Discussion</b>                         | <b>41</b> |
| <b>6.</b> | <b>Recommendations</b>                    | <b>43</b> |
| <b>7.</b> | <b>Limitations</b>                        | <b>46</b> |
| <b>8.</b> | <b>Future Studies</b>                     | <b>47</b> |
| <b>9.</b> | <b>Conclusion</b>                         | <b>48</b> |
|           | References                                | 49        |
|           | About the Author                          | 54        |



# List of Figures

|                |              |
|----------------|--------------|
| Figure 1 ..... | 9            |
| Figure 2 ..... | 16           |
| Figure 3 ..... | <b>24/25</b> |
| Figure 4 ..... | 40           |
| Figure 5 ..... | 42           |

# List of Tables

|               |    |
|---------------|----|
| Table 1 ..... | 19 |
|---------------|----|

# 01.

## Introduction

The United Nations has long recognized the right to adequate standards in housing accommodations as a fundamental aspect of the security and well-being that should be afforded to all human beings (UNHCR, 2009). Literature in the field has supported this claim by consistently finding strong links between individual's housing security (stable and adequate housing) and life satisfaction and well-being (Cattaneo et al., 2009; Clapham, 2010; Clapham, et al., 2018; Foye, 2017; Harkness & Newman, 2005; Rohe & Stegman, 1994; Zumbro, 2014). Despite the importance of housing for individual and communal well-being, an increasingly large part of the global population lives in substandard housing or in housing that exceeds their economic capacities, thus leading to problems with housing affordability (Ben-Shahar et al., 2020).

Within Malta, the private rental market has gone through diametrically opposite phases of complete rent control and an unrestrained liberal market (with recent attempts to introduce some regulation by the Government of Malta) (Micallef, 2021), as well as significant increases in the price of housing since 2013 (Micallef, 2022). Such a development has resulted in additional pressures on housing affordability. This decrease in affordability is further exacerbated when factoring age, immigration status, and job precarity, with young persons, migrants, and those in unstable employment with the latter categories more likely to have fewer options, in both quality and quantity, with regards to rental options (Briguglio & Spiteri, 2022).

## 1.1 The Housing Benefit Scheme and the Current Evaluation Study

Recognizing such a need the Government of Malta, through the Malta Housing Authority launched the Housing Benefit on Privately Rented Dwellings Scheme in 2019 (Malta Housing Authority, 2019). The scheme offers between €4,200 - €6,000 to individuals and families who earn between €33,362 and €20,362.92 or less, to rent private property in a lease agreement for at least six months or a contract of temporary emphyteusis not exceeding 21 years (Malta Housing Authority, 2019). The scheme does not impose any limitation on the location, provided the rental property is in a state of good repair and does not require participants to be in employment (Malta Housing Authority, 2019). HBS utilizes the skills, expertise, offices, infrastructure and funding of the Malta Housing Authority to receive applications from potential beneficiaries which are subsequently vetted to assess the appropriate amount of subsidy to be provided and then issues monthly payments into the bank accounts of eligible beneficiaries. Payments are checked against receipts although at the time of writing this evaluation study, changes were taking place as to how this procedure was administered to become much less onerous than in the past. Whenever beneficiaries move house, their application is re-vetted and re-approved, and should fraud be detected at any point throughout the process, the Housing Authority ensures that legal proceedings to reclaim payments are carried out.

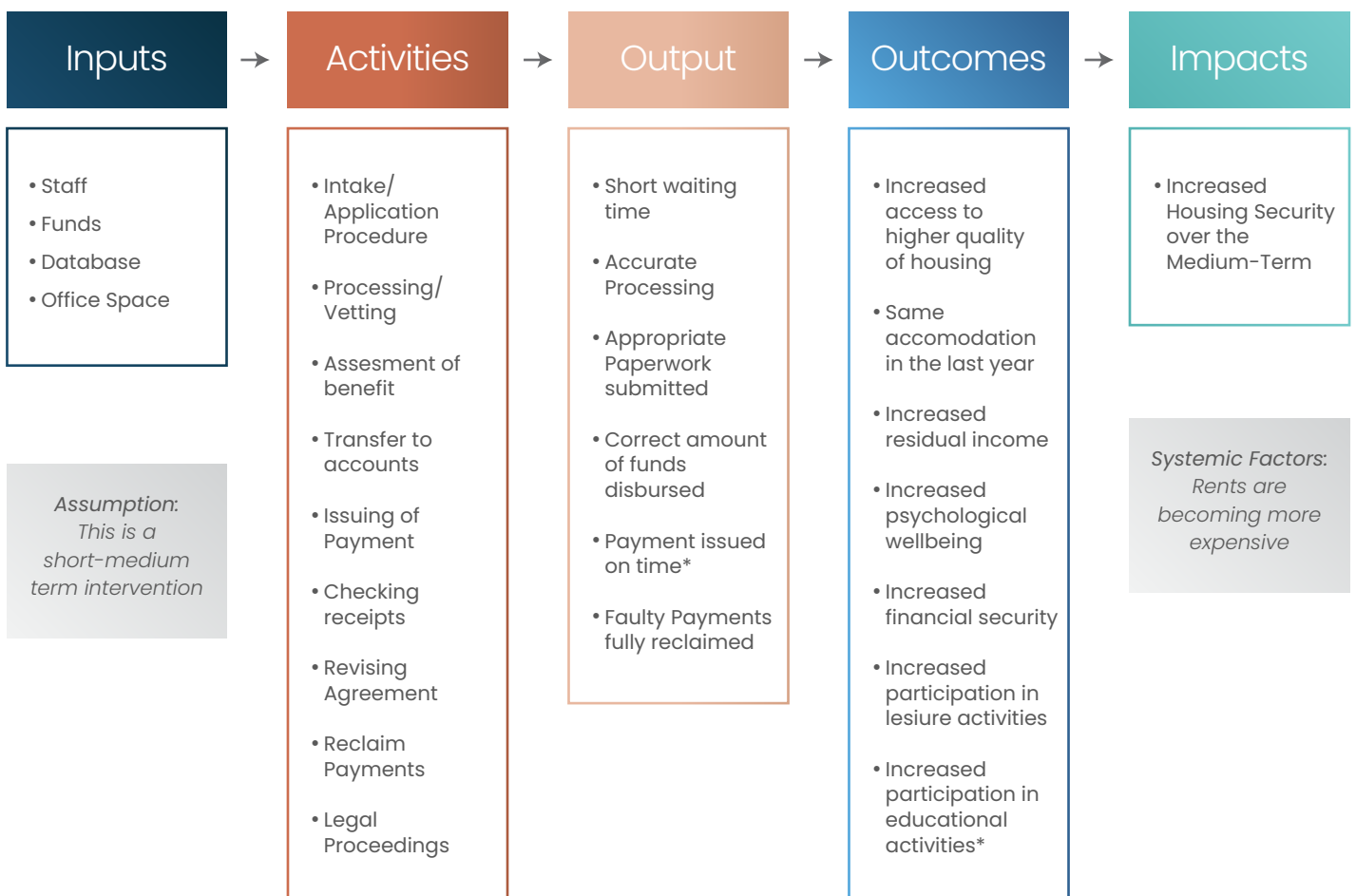
Procedurally, HBS attempts to ensure that waiting times are minimal, that the paperwork submitted is complete and accurate, and that payments are issued on time and to the correct amount. Furthermore, the Housing Authority tries to ensure that all faulty payments are reclaimed. The outcomes aspired to by the HBS mostly relate to increased wellbeing of the beneficiaries, increase housing security, and increased residual income after paying rent that allows for more leisure and educational activities. A more in-depth analysis of HBS can be seen in Logic Model below.

The present evaluation sought to ascertain whether the outcomes and the outputs identified in the logic model in collaboration with the Housing Authority were being achieved. Using a qualitative methodology to ensure rich and thick descriptions that allow participants to describe in their own words with minimal constraints how HBS impacts their lives, the evaluation sought to answer the following four research questions:

- 1) What was the impact of HBS on the participants?
- 2) How did the HBS achieve such an impact?
- 3) Did the HBS achieve the impacts set out in its preliminary logic model?
- 4) How can the HBS be improved?

**Figure 1:** Logic Model

## Housing Benefit Scheme Logic Model



# 02.

## Literature Review

### 2.1 Defining Housing Affordability

The concept of housing affordability has its origins in American nineteenth-century ideas around household expenditure, with a frequently used concept being “one week’s pay for one month’s rent” (Meen, 2018, p.7). Elaborating on this Hancock (1993) claims that the notion of housing affordability relates to the opportunity cost that is required to obtain decent housing. Stephen Ezzenia and Hoskara (2019) however contend that the concept of housing affordability is much more complex and includes phenomena such as the cost of the housing unit, its quality, the condition of the housing unit, the income of the household, and factors such as overcrowding, amenities and whether that burden should be considered reasonable or excessive.

Given the connection between housing and the financial cost and its impacts on the well-being or otherwise of the household, housing affordability is intrinsically linked to the income of such a household (Dorokh & Torluccio, 2011), and has in numerous circumstances been discussed as some form of a ratio between the cost of the housing and the income of the household (Dorokh & Torluccio, 2011). Such an approach provides the opportunity ascertain whether paying for housing costs still allows enough income to cover other basic life costs such as food, health, and education (Stephen Ezzenia & Hoskara, 2019).

Additionally, structural factors such as social, economic, and ecological forces also play an important role in determining housing affordability within a given region (Arman et al., 2009; Mulliner et al., 2016, Mulliner et al.,

2013). Housing supply and quality will play an important impact on housing affordability, as well as access to public facilities such as healthcare and transportation (Stephen Ezzenia & Hoskara, 2019). Crime, cleanliness, social equity and the availability of green spaces will similarly have a neighborhood knock-on effect on housing affordability (Stephen Ezzenia & Hoskara, 2019). Finally, the availability of employment and access to financial instruments will also play an instrumental role in determining housing affordability (Stephen Ezzenia & Hoskara, 2019).

Given its multi-faceted nature for this study, we will adopt the definition proposed by Stephen Ezzenia and Hoskara (2019), namely that housing affordability refers to the ability of households to obtain and access adequate housing without experiencing undue financial distress, factoring in issues around attainability, i.e. the ability to initiate such an arrangement and sustainability, i.e. the ability to maintain such an arrangement over prolonged periods.

## 2.2 Measuring Housing Affordability

The most common method for calculating housing affordability is using some form of ratio (Meen, 2018). Common ratios used by economists include calculating the ratio of housing price to income, rental cost to income, housing expenditure to income as well mortgage to income (Meen, 2018). A frequently used benchmark is the 30: 40 rule which states that the bottom 40% of households who are spending more than 30% of their income on housing as having housing affordability stress (Meen, 2018). The problem with such approaches has been that their overly simplistic approaches fail to consider the broader structural issues at play and will fail to register the impact of housing affordability or lack thereof on other quality of life indicators such as subjective well-being and health, which are arguably the *raison d'être* that housing affordability seeks to promote (Stephen Ezzenia & Hoskara, 2019).

Tackling the weaknesses of the income ratio method has led to numerous other ways in which to quantify housing affordability including looking at the residual income after housing expenses are catered for, and the creation of composite methods that include various criteria in trying to approximate whether some threshold for housing affordability has been exceeded or not (Stephen Ezzenia & Hoskara, 2019). The weaknesses with all of these methods is that the criteria, thresholds, and benchmarks of what constitutes housing affordability are set by the researcher and are rarely influenced by the persons being studied.

An approach that has not often been used in economic studies on housing affordability has been the subjective approach (Stephen Ezzenia & Hoskara, 2019). The subjective approach posits that the agents best capable of identifying the levels of housing affordability stress, the quality of their housing, and the accessibility of such housing are most likely the individuals living within those circumstances (Stephen Ezzenia & Hoskara, 2019). The weakness of such an approach is that individual or national perception can skew definitions and thresholds of housing affordability and thus lead to less comparability, with the increased risk of public funds not being used in the most impactful manner.

For this study, given the small sample and the fact that this evaluation has never been carried out before, the presence or otherwise of housing affordability will emerge from the participants own assessments of their situation, and will thus be adopting the subjective approach.

## 2.3 Psychosocial Impacts of Housing Affordability

Housing affordability has numerous impacts on the psychological and social well-being of persons. Increased precarity of housing was associated with negative mental health effects (Pevalin et al., 2008) especially for renters (Arundel et al., 2022, Mason et al., 2013). Similarly, other studies have shown that greater exposure to periods of housing affordability stress has been positively correlated with depression (Baker et al., 2020), higher levels of psychological distress (Brown et al., 2005), and greater anxiety (Nettleton & Burrows, 1998). It is presumed that the mechanism through which such negative outcomes are achieved is likely to be related to the constant thoughts surrounding the fear of losing own's housing situation (Taylor et al, 2007).

Such a thought is particularly detrimental when one considers that the house is more than simply an economic asset or a physical location but has connotations with personal identity, neighborhood attachments, sense of community, and spiritual dimensions (Moore, 2000), thus resulting in losses to various dimensions of wellbeing and connection.

Furthermore, lack of housing affordability has also been associated with poorer health outcomes including all-cause mortality and a higher incidence of chronic conditions such as hypertension and arthritis (Pollack et al., 2010). Persons who lived with lower housing affordability were more likely to require prescription drugs, less likely to adhere to healthcare directives, and had poorer self-reported health than persons within affordable housing situations (Pollack et al., 2010). Such a finding was stronger for renters than for homeowners (Pollack et al., 2010). Persons under housing affordability stress are more likely to delay or not seek health professionals, thus leading to a likely underestimation of the true health impacts of housing affordability (Pollack et al., 2010). Additionally, Kirkpatrick and Tarasuk (2011) found a positive association between lack of housing affordability and food insecurity. Furthermore, housing insecurity has been significantly correlated with higher levels of employment insecurity, thus leading to what the literature identifies as a double precarity, with renters, in

particular, experiencing a higher likelihood of becoming unemployed if they are evicted (Desmond & Gershenson, 2016, Bentley et al., 2019) Housing affordability has a strong impact on families, with families with lower levels of housing affordability being associated with an increased risk of postpartum maternal depression, while higher levels of housing affordability have reduced the risk for maternal depression (McGovern et al., 2023).

Furthermore, higher housing affordability has been associated with better nutritional outcomes in children and was seen to cause fewer trade-offs between important needs such as housing costs and health-associated costs (Pollack et al., 2010).

Narrowing down to the impact on children, lack of housing affordability has been shown to impact poor attendance and performance in schools, and a greater likelihood to suffer sexual assault and violence due to increased household sizes (Harkness & Newman, 2005). Increases in family income and thus housing affordability have also been positively associated with significantly reduced psychiatric symptoms (Costello et al., 2003). Conversely, greater poverty and thus less housing affordability have been authoritatively correlated with negative cognitive development in children, thus exacerbating the impacts of poverty on children (Duncan & Brooks Gunn, 1997). Harkness and Newman (2005) posit that two mechanisms may account for such impacts, with the first being an increase in parental stress which leads to emotional contagion in children (Larson and Almeida, 1999), subsequently negatively affecting adolescent development. The second mechanism identified by Harkness and Newman (2005) is material deprivation, which can easily result in overcrowding, disturbed sleep, and reduced privacy which impacts educational outcomes (Lien et al., 2008).

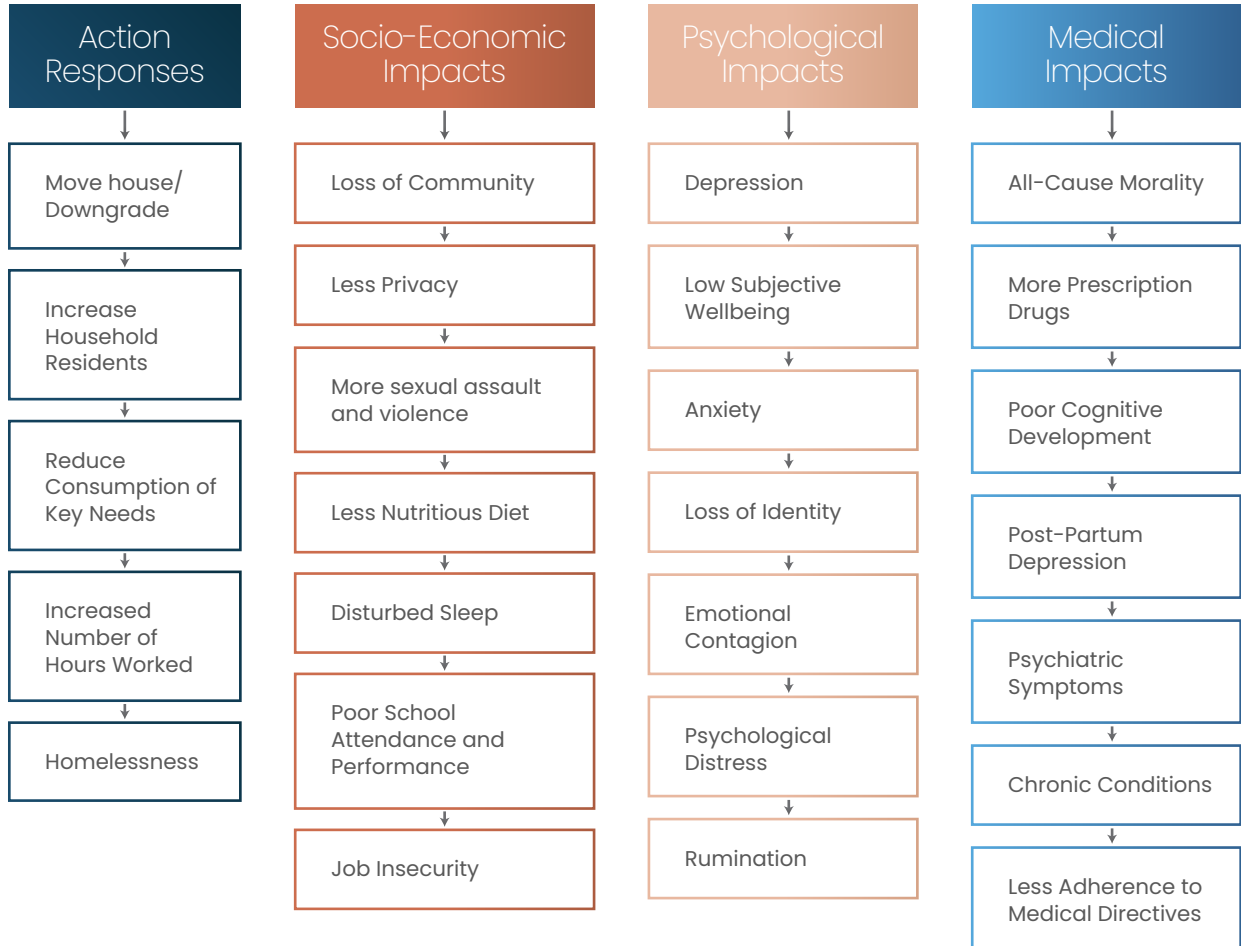
Housing affordability requires contextualization within the ecosystem it is being analyzed and cannot be separated from structural factors such as urban or rural locations and systemic factors such as racism. Jurčišinová (2023) found that within Czechia and Slovakia, lesser housing affordability was associated with more negative subjective well-being, with cities and rural areas having somewhat different relationships. Subjective well-being was found to be higher in cities, where presumably more opportunities exist,

despite the higher housing burdens while rural areas had lower rates of subjective well-being despite having more affordable housing. Such a finding confirms the need for contextually-embedded discussion on the multi-faceted nature of housing affordability. Additionally, McGovern and colleagues (2023) found that housing affordability was more strongly concentrated in black and Hispanic mothers, thus highlighting the likelihood that housing affordability is also a product of racist renting practices which exacerbates the impact of racism by creating additional sources of stress.

When facing increasing housing costs, households typically employ four strategies to cope, namely: 1) downgrade their housing situation by moving to smaller less adequate structures which might be moldy, leaking, do not have appropriate heating or cooling, and might have rodent infestation (Clair, 2019) 2) or increasing the number of persons living with them, or 3) reducing consumption of key needs such as food, clothing or health care services, or 4) increasing the number of hours worked to increase household income (Harkness & Newman, 2005). Additionally, persons in housing affordability are more likely to increase in housing insecurity by moving more often (Wood et al., 2008). Such outcomes create feedback loops and create more negative health impacts (Clair, 2019). A summary of the literature review can be found in figure 2 below.

**Figure 2:** Summary of the Literature on Housing Affordability and Wellbeing

## Housing Affordability Stress



# 03.

## Method

The evaluation was conducted using a qualitative approach to answer the following evaluation questions: 1) What was the impact of HBS on the participants? 2) How was this impact achieved? 3) Did HBS achieve the outcomes it set out in the preliminary logic model? 4) What could be improved? Given that the HBS had never been evaluated prior to this evaluation a qualitative approach was deemed as the ideal method to undertake this evaluation since qualitative approaches allow participants to describe their lived experiences in their own words and allow for rich and thick descriptions that enable a contextualized understanding whether HBS works, how it works, and why it works.

### 3.1 Philosophical Worldview and Positionality of the Researcher

A critical realist orientation was used by the researcher as a philosophical worldview within which to interpret the data analyzed in this evaluation. A critical realist orientation combines objective ontologies with subjective epistemologies (Schwandt & Gates, 2018). Critical realism recognizes that research methods employed by researchers are often vitiated and biased however they still attempt to capture an objective social world (Schwandt & Gates, 2018). Critical realists often uphold the equifinality and multifinality of the social world, which allows for multiple pathways to achieve the same outcome and a cause having multiple outcomes (Bennet and Elman, 2006). These principles were applied to this evaluation by utilizing an assumption that an objective reality on the impact of HBS on the participants did exist but that the participants interpreted and relayed this perception through

their perceptual filters based on their culture, background and intersecting identities.

The subjective nature of the perceptual filters are not a property unique to the participants of this study but also to the researcher. Qualitative approaches require that the researcher situates themselves within the study in order to account for the interpretations, meaning making, and research decisions undertaken by the researcher. The author of this evaluation is a native Maltese, highly educated, heterosexual middle-class man with small bouts of lived experience of housing insecurity. Furthermore, the author is recent emigrant and has had experiences dealing with housing issues in a foreign country. These experiences combined with the author's doctoral studies into community psychology provided some insights into issues of housing especially from the perspective of non-Maltese participants interacting with new systems.

## 3.2 Sample

The sampling strategy that was utilized for this evaluation with 6 participants was a maximum variation sample. Participants were recruited on the three categories of beneficiaries of the HBS scheme namely, beneficiaries with no dependents, beneficiaries with at least 1 child dependent and beneficiaries with at least 2 or more child dependents. Eligibility criteria included being over 18 and being beneficiaries of the HBS. More details can be found in the table below.

### 3.3 Procedures

Due to data protection laws, prospective participants were firstly contacted by the Housing Authority who asked the beneficiaries whether they would be interested in participating in the evaluation study. The details of the beneficiaries who accepted were then shared with the author and the research assistant. The research assistant contacted several beneficiaries and asked once again whether they consent to an interview and set a date for those that accepted and obtained informed consent.

**Table 1:** Descriptive statistics

| Descriptive            | #     | Descriptive                      | #       |
|------------------------|-------|----------------------------------|---------|
| <b>Age</b>             |       | <b>Relationship Status</b>       |         |
| Mean                   | 52.67 | Single                           | 3       |
| SD                     | 11.89 | In a relationship                | 1       |
| <b>Gender</b>          |       | Separated/Divorced               | 2       |
| Male                   | 1     | <b>Years benefiting from HBS</b> |         |
| Female                 | 5     | Mean                             | 7       |
| <b>Education</b>       |       | SD                               | 6.07    |
| Secondary              | 3     | <b>Rent Paid*</b>                |         |
| Bachelors              | 2     | Mean                             | €832.50 |
| Masters                | 1     | SD                               | €222.60 |
| <b>Children</b>        |       | <b>Employment</b>                |         |
| No children dependents | 2     | Employed                         | 4       |
| 1 child dependent      | 2     | Unemployed                       | 1       |
| 2 child dependent +    | 2     | Retired                          | 1       |

N = 6

The research assistant conducted the 6 interviews, 2 of which were held in person while the other 4 were carried out over the phone. The interviews lasted between 20 and 45 minutes with 2 interviews carried out in English as requested by participants and 4 carried out in Maltese. All the interviews were recorded electronically and were subsequently transcribed by the research assistant. Participants were given a €30 One4all voucher for their participation.

## 3.4 Instruments

The interviews utilized a semi-structured approach following an interview schedule. The following questions were utilized to guide the interview:

1. How would you describe your experience applying for the Housing Benefit Scheme?
2. How would you describe your experience getting your documents vetted for the Housing Benefit Scheme?
3. How would you describe your experience receiving the monthly payments?
4. How would you describe your experience with checks and paperwork after the initial vetting?
5. Have you ever had the amount of benefit changed? If yes how would you describe that experience?
6. How would you describe your experience interacting with the staff at the Housing Authority?
7. What was the impact, if any, of benefitting from the Housing Benefit Scheme?

8. What was the impact on your family, if any, of benefitting from the Housing Benefit Scheme?
9. If any, what has been the impact of the Housing Benefit Scheme on your long-term plans?
10. How can the Housing Benefit Scheme be improved?
11. Are there any additional services or support you believe would be helpful for beneficiaries of the scheme?

## 3.5 Analytic Approach

The analytic approach adopted to analyze the data involved a mixture of deductive and inductive thematic analysis (Braun & Clarke, 2006, Fereday & Muir-Cochrane, 2006). The author coded all 6 transcripts and created numerous codes to capture the diversity of the data. Subsequently the codes were combined and put into an appropriate hierarchical order to identify themes and sub-themes which were used as a codebook. Once the codebook was finalized the author recoded all 6 transcripts again and further refined the themes to ensure that there was no overlap between the themes and sub-themes and to ensure that they represented the data well. The author used the Taguette software to analyze the data.

## 3.6 Analytical Rigour and Trustworthiness

Rigour in qualitative methods is measured different to quantitative given its different ontological and epistemological differences. Using Letts and colleagues (2007) criteria for rigour, this work reaches the criterion for credibility since it has chosen a maximum variation sample to understand the lived experiences of various types of beneficiaries within HBS. The goal of transferability was addressed by providing sufficiently nuanced information about the participants and the HBS scheme that allows for the evaluation to be carried out for similar governmental schemes. Additionally, the goal of this qualitative research is not generalization to a population but that of analytic generalization which seeks to explain the underlying theory as to whether, how and why HBS achieves its desired outcomes. With regards to the criteria of dependability and auditability, these criteria were achieved through the detailed explanation of how the data was collected and analyzed as well as the interpreted. The final criteria of confirmability was achieved by having multiple conversations with the Housing Authority and discussing research decisions with the Housing Authority.

# 04.

## Results

The aim of analysis was primarily to address 4 research questions that the consultant together with the Housing Authority had identified, namely: 1) What was the impact of HBS on the beneficiaries? 2) How was this impact being achieved? 3) Were the objectives of the HBS achieved? 4) What could be improved?

Throughout the interviews, 7 themes emerged from analysis of the data namely structural issues pervading the rental market, interactions with the Housing authority, impact of HBS on beneficiaries, long term impact of HBS, adverse structural factors, impact of insufficient buffering by HBS, and the potential impact of more money. The first theme relates to the powerful pressures of the Maltese property rental market and how it impacts the participants, while the second theme deals with the relationship between the participants, processes and staff of the Housing Authority. The third theme looks at the positive impacts of HBS on the participants, while the fourth theme identifies additional factors that might lessen the positive impact of the HBS. The fifth theme identifies negative impacts when too many adverse structural factors negate some of the protective impacts of HBS, while the sixth theme highlights the ways different participants would spend a small amount of hypothetical additional money (thus indicating what their priorities/needs are). The figure shows all the themes, sub-themes and codes.

**Figure 3:** List of Themes and Sub-themes

| Themes  | Sub-Themes                                   | Codes             |
|---|--|-------------------|
| <b>Structural Issues</b>                      | Increase in Rent                             |                   |
| <b>Interacting with the Housing Authority</b> | How they got to know about the Scheme        |                   |
|   | Applying for the HBS Scheme                  |                   |
|   | Vetting Process                              |                   |
|   | Interactions with HA Staff                   |                   |
|   | Receiving Payment                            |                   |
|   | Re-applying when moving to a new place       |                   |
|   | Correction of Payment                        |                   |
| <b>Impact of HBS on Participants</b>          | Family Life                                  |                   |
|   | Less Stress                                  |                   |
|   | More Leisure Activities                      |                   |
|   | More Extracurricular Activities for Children |                   |
|   | Increased Residual Income                    |                   |
|   | Better Food                                  |                   |
|   | Preventing Homelessness                      |                   |
| <b>Long Term Impact of HBS</b>                | Saving for a Deposit for a House             |                   |
| <b>Adverse Structural Factors</b>             | Disability                                   |                   |
|   | Low Level of Education                       |                   |
|   | Caring for ill family members                |                   |
|   | Single Parenthood                            |                   |
|   | Divorced/Seperated                           |                   |
|   | Low wages                                    |                   |
|   | Pregnancy                                    |                   |
|   | Children at a young age                      |                   |
|   | Multi-generational dependants                |                   |
|   | Retirement                                   |                   |
|   | Bad Health                                   |                   |
|   | Covid-19                                     |                   |
|   | Property Restrictions                        | Proximity to Work |
|   | Proximity to School                          |                   |
|   | Familiarity with place                       |                   |

**Figure 3:** List of Themes and Sub-themes

| Themes                           | Sub-Themes                               | Codes |
|----------------------------------|--|-------|
| Impact of Insufficient Buffering | Eating less                              |       |
|                                  | No leisure activities                    |       |
|                                  | Yearly Anxiety at the end of contract    |       |
|                                  | No long term plans                       |       |
|                                  | Adverse Health Effects                   |       |
|                                  | Depending on Family                      |       |
|                                  | Not able to save                         |       |
|                                  | Feelings of great fear and anxiety       |       |
|                                  | Changing House often                     |       |
|                                  | Needing to add a part time job           |       |
| Increased costs due to moving    |  |       |
| Potential Impact of More Money   | What they would do with additional money |       |

## 4.1 Structural Issues

Given the limited incomes of the participants, participants talked at length how even minor increases in rent affected them strongly and negatively.

“Illum jekk ma jkollokx il-post tiegħek ħa tbaġhti hi. Ħa tbaġhti ħafna. Jien ma nistgħax. M’għandiex jigifieri, la għandi għajnuna. Li kieku m’għandiex din l-għajnuna kieku ma nafx fejn nagħti rasi.” (Maltese Family with 2 children).

While participants did not expect rent not to increase from one year to another, some of the participants had experiences where the yearly increase in rents was more than double the amount they had been paying previously.

“The contract was finished and he said if you want to stay for another year, you have to pay double like. Literally double. So like from 600 at the time he went to 1300.” (Foreign Family, with 2 children)

Such increases created a lot of stress and anxiety on participants who feel that they cannot cope with the property market forces they face and were at times forced to rely on the benevolence of their landlords.

“Qalli ħa navzak, ħa jkolli ngħollilek. Għedtlu mhux ħafna hu? Għedt ħa jgħollieli xi 50 jerga? Qalli no ta’ qalli ħa ngħollilek 250. Qas flaħt inkelmu. Ma flaħtx inwieġbu. Għedtlu tini ċans ħa naħsieba u nagħmel. Qalli orrajt m’għandekx għagla. Qed ngħidlek ma flaħtx inwieġbu.” (Maltese family with 1 child)

“Il-kera għolja. U ma tistgħax tgħidilha traħħasha hu. Għax hawn tagħha. Qaltli hawn jinkera izjed. U vera jinkera izjed hawn. Imma dik għax titħassarni hu. Iggibli rispettt. Voldieri. Imma ma tistgħax tagħmel mod ieħor hu.” (Maltese family with 1 child, 2)

The frequency and size of the increases often left participants feeling a sense of hopelessness when dealing with the property market, and most were eager for more permanent solutions to their housing insecurity.

## 4.2 Interacting with the Housing Authority

The overall feeling when dealing with the Housing Authority was positive. Participants mostly got to know about the scheme through third parties, such as family members, the company they worked for during Covid-19, and their landlord. Only one person discovered the scheme through social media directly.

Participants felt overall that the process was quite easy, particularly for those participants who had sufficiently high digital skills. The ability to fill in application forms online was appreciated as it would have otherwise required them to take time off work. Furthermore, most participants did not have any issues with payments, while the few issues with payment were rectified quickly.

“It was smooth there was a form to fill obviously and then... I-I apply for um... what it was-what I was entitled for and they feed back with me and, then emm the-when the decision was taken, they inform me and the-I started to receive the-the check. Actually it was directly on my bank account. So, the benefit on my bank account” (Foreign household, no dependents)

The two issues that participants had with regards to their interactions with the Housing Authority, related to the period of time relating to vetting, normally around 2 months, and when re-applying for the benefit once they had moved house. With regards to the latter, participants claimed that once they moved house, they were required to file all of the paperwork to apply for the benefit despite the only change would have been in the rental agreement. Furthermore, they would once again be subjected to the 2

month vetting period which they did not receive money which in certain instances put participants in dire financial straits.

“Ġifieri din il-biċċa qed tesperjenzaha iktar minn darba...Kull darba li jingħalaqli l-kuntratt jew kull darba li rrid nikri post...Fhimt? Iddum ftit sakemm tirċevieħ. Vera tirċevihom f’daqqa mbagħad. Imma l-problema, jekk ma jkollokx minn fejn tħallas, toqod tiġi bil-paroli ma’ sid il-kera, qed tifhem? Ġifieri tal-kera ma riedetx temmini... Tal-kera ma riedetx temmini fhimt? Bdiet taħsibni li ħa nzommmhom għalijja l-flus, mhux ħa ntihomlha. Qed tifhem? U ġejt f’ħafna diffikulta fuq din il-biċċa xogħol” (Maltese Family with 2 Children)

“And I changed the apartment and emm I had to do everything from the beginning. So it’s not just to send the new contract for the new apartment and then obviously nothing else has changed for me and myself you know. So that was a bit of a problem when I have to change for example...They stop obviously the payment and I have to reapply again from the beginning.” (Foreign Family with 2 children)

Despite some occasions when the participants felt that the staff was a bit curt with their inquiries, most felt that the service provided was of good quality and issues were resolved promptly.

“Dejjem laqawni, s-servizz tajjeb ġewwa. Fhimt? Anke iċċempillhom, inċempillom ġifieri jtuk servizz mill-aqwa. U jfehmk, u jipruvaw jgħinuk fhimt?” (Maltese Family with 2 Children)

“I don’t really have any... much of an experience since I did everything online. I don’t have any specific person. Like I... I-actually I had one situation when we changed the flat, that I had to email a lady. She was quite helpful actually.” (Foreign Family with 2 children)

“It was always, always good. Emm it was always... informative and helping, and polite. I mean I never had any issues with them. Any at all.” (Foreign Household, no dependents)

## 4.3 Impact of HBS on Participants

The additional income provided by the HBS had strong positive impacts on the participants. The first and most obvious outcome was decrease in housing affordability stress.

“I would count on that, obviously. Knowing that there is something coming regularly, and you started to count on the whole income you know.” (Foreign Household, no dependents)

“I: U li kieku, li kieku ma kellekx dan is-sussidju, kif tkun ħajtek kieku?  
P: Kieku niġġennen. Minn fejn tridni nħallas kieku? Immur noqod f’kamra f’għalqa naħseb.” (Maltese Family with 1 child, 2)

Participants felt that the steady source of income provided by the HBS provided them with consistency and greater control over their life and even entertain future plans.

“I could, count on this, regular income, yeah you can, you can be more more relax and maybe forecast for some expenses.” (Foreign Household, no dependents)

Another positive impact on the lives of the participants was the increased support for family life including through extracurricular activities for the children such as football training and additional leisure activities.

“Family life [laughs]. You know like... Obviously I could spend that money somewhere else. You know like...it’s not easy you know [laughs].” (Foreign Family with 2 children)

“Il-familja għanda bzonn u hu..Għandna bzonn u mingħajru m’afna xejn.” (Maltese Family with 2 children)

“As I said maybe you can go somewhere or maybe we can get more ice-creams for kids you know like” (Foreign Family with 2 children)

“...Or pay their whatever-activities or I don't know football or whatever they have...” (Foreign Family with 2 children)

The additional income provided by HBS also contributed to greater food security, with participants stating that they were able to buy more food, and a wider variety of food.

“I: Allura qisu ħajtek, li kieku ma kellekx dal-benefiċju—

P: Aġħar. Kieku qed aġħar. Kieku qeda iktar issikata. Kieku qedin neqsin aktar minn ċertu ikel... Bħal frott jew hekk. Ikollok tixtri l-baziċi biss hu. Li tagħddi. Imma bihom nixtri ċertu affarijiet, ifhem zejda tal-ikel u hekk hu. I mean ċertu frott u ċertu jien naf, ikollok aptit ċertu ġelat. I mean. Tista' zzzomm ċertu affarijiet fil-frigġ u hekk hu.” (Maltese Family with 1 child)

Finally, the biggest impact identified by the participants is that due to the increasing rents, the HBS kept them from experiencing homelessness.

“Jew nispiċċa homeless fi. Fhimt? Jew nispiċċa homeless heqq jew tispiċċa barra fit-triq. Heqq. Għax mhux faċli jkollok il-familja, u trid thallas waħdek ta' hi. Qed tifhem? Ma nafx emmini mhux affarijiet sbieħ xejn għax dak il-ħin moħħok jiġu-ġifieri tkun trid tara x'ha tagħmel inti qed tifhem? U l-kera kollha għolja illum. Ma nafx kieku hi. Ma nafx. Emmini. Qas naf x'naqbad ngħidlek.” (Maltese Family with 2 children)

## 4.4 Long Term Impact of HBS

For two of the participants the HBS had a prospective impact on their lives in that it provided them with the respite required to start thinking of investing some of the money they save, with one of the participants even saving to buy a property, thus relieving the housing insecurity they are currently facing within the rental market.

“Well my long term plans, as I said, being that I could, count on this, regular income, yeah you can, you can be more more relax and maybe forecast for some expenses or some investment for any, any extra that without it you cannot afford. So very very welcome.”  
(Foreign Household, no Dependents)

On my long term plans... Actually my long term plan is to buy a property with your help as well so...So I don't know if it impacted from this. Maybe I have more money to save for that reason as well maybe. (Foreign family, with 2 children)

It is important to note that this experience was not shared widely amongst all the participants. The participants who claimed that HBS was providing them with the possibility of future plans were on the younger side of the sample, both highly educated, both had been benefitting from the scheme since Covid-19 and both were employed. Such a combination of factors was not shared by all participants and thus led to varying experiences with regards to long-term impacts.

## 4.5 Adverse Structural Factors

All the participants in this research had some form of adverse structural factors which were not offset by protective factors such as previous saving, higher education, higher wages, familial support etc. Such adverse structural factors meant that the impact of property market pressures such as increasing rents was severely exacerbated and negatively impacted the participants. The HBS was vital to offset some of the interactions between the property market pressures and the adverse structural factors.

Some of the adverse structural factors were directly identified by the participants as leading causes as to why in some instances the amount of subsidy provided by the HBS was not enough to sufficiently shield them from the negative interaction between the property market pressures and their lived experiences of adverse structural factors. One of the adverse structural factors directly identified by participants is single parenthood.

“Jien għandi t-tnejn li huma dipendenti fuqi hu. Jiena irrid naħdem għalihom, inqasmillhom l-affarijiet, kollox kif suppost. Fhimt? Jiena n-naqra li naqla, fhimt, irrid inqassama fl-affarijiet tal-ħajja. Fhimt? Jieklju jridiu, jixorbu jridu, jilbsu jridu. Heqq kollox jridu. Jien qed ngħidlek jien irrid ukoll. Aħna qedin tlieta hu.” (Maltese Family with 2 children)

“Tlieta qed ngħidlek jien ġieli noqod bla bzonnijiet tiegħi. Biex nagħti lilhom. Heqq kemm tiflaħ iġġebbed? Qed ngħidlek kieku mhux bil-għaqal... tal-biza ee” (Maltese Family with 2 children)

Another source of structural adverse factors were multi-generational dependents such as grandchildren depending on the participant. Additionally, some participants were aiding their grandchildren by hosting them while the adult children saved enough money for a deposit to buy a house.

“Ovvja, di iz-zgħira ta’ 23 li għandha t-tifla. Wieħed għandu 35, mizzewweg, u għandi ieħor joqod mal-partner tiegħu għandu 30. U li baqgħat miegħi għax kellha it-tifla zgħira insomma l-istorja normali.” (Maltese Family, with 1 child)

“Issa le, issa bdiet taħdem. Ilha minn February taħdem go office. Ġifieri qed taħdem. U hi għandha it-tifla zgħira hu. Tgħin mhux qed ngħid ma tgħiniex, fejn li kont qabel m’għadniex daqshekk batuta gravi. Ġifieri imma xorta mhux se nippretendi heqq.. Di forsi xi darba jkollha l-post tagħha hu.” (Maltese Family, with 1 child)

“Naf li qed inbagħti, naħdem irrid imma għad baqalha hu biex tmur għaliha. Ġifieri fadalli. Ha niftehmu. Għax jien studjo flatt waħdi bizzejjed ngħid innaqqas il-kera jew hekk hu. Għalissa ma nistgħax bit-tifla hu.” (Maltese Family, with 1 child)

Lower wages were also an issue that decreased the effectiveness of the HBS impacts

“Għax jiena l-ewwel nett għandi minimum wage. Mhux paga ta’ barra minn hawn. Minimum bil-minimum wage qeda. Fhimt? Ġifieri xorta-li jkolli xi haġa, iktar aħjar għall-familja hu. Xi haġa zgħira hafna imma ta’. Qed tifhem? Għax il-bqija qed ngħidlek, bilkemm inlaħqu. Bl-ezatt inlaħqu aħna.” (Maltese Family with 2 children)

As well as family members with a disability:

I: Ok ġifieri għandek tifla li għandha dizabbilta u hija dependenti fuqek?

P: Dependentu fuqi u rrid ngħina jiena. Qed tifhem. U għandi z-zgħira ukoll, għanda 4 years. Fhimt. U jien single mother. Heqq, irrid nieħu ħsiebhom hu l-piz kollhu fuqi hu.” (Maltese Family with 2 children)

Other structural adverse factors were not explicitly identified by the participants but could be inferred from their experiences as impacting their abilities to navigate the rental property market. All of the participants within the study were single, with 4 identifying that they were separated and/or divorced. Three participants had children at a very young age, and had a low level of education, with one participant not having completed secondary schooling. Others contended with issues of ill health or were pregnant which impeded their ability to work. Another participant had taken on significant caring duties for an elderly ill member of their family. One participant had retired from work and consequently had a significant reduction in income.

“P: imbgħad għamilt 6 years–7 years, mizzewġa.... Mbagħad għamilt qisu tlett snin oħra ngħix ġol-post.

I: Li kellek mal-mar-raġel (5.00)

P: Li kelli qabel ezatt. Issa jiena l-post terġa ma kienx nofs bin-nofs għax li kieku kien nofs bin-nofs kont nixtri x'imkien. Emm kelli biċċa zgħira, kwart. Ġifieri ċuċata kelli minnhu. Qed tifhem. Imma mbagħad ġifieri ma stajt, ma stajniex noqodu hemm” (Maltese Family with 2 children)

“Jien għandi saqajja tuġani hi. Għandi x-xjatika...mela l-ġimgħa l-oħra stess f'nofs il- pjazza tal-Mosta. Kelli nċempel lit-tifla. Ma stajt nimxi! Qisu zammieli xi ħadd madoffi ta'. Tgħidx kemm stajt.” (Maltese Family with 1 Child, 2)

“Eee kont tqila biz-zgħira, tgħidx! Ara moħħok dak ill-ħin, x'jibda jahseb hi ta. Mela! U la stajt, naħdem u la stajt xejn. Għax tkun tqila ma tistgħax taħdem.” (Maltese Family with 2 children)

“Għax rajt ħafna ta'. Rajt ħafna mard. Minn tiegħu quddiem wiċċi. Ilbieraħ għalaq tlett xhur miskin u qisu moħħok ma jġix f'postu mal-ewwel. Tant kelli ħsibijiet u dort bih! Ommi ma!...Uuu u tobba. U ma ngħidlekx fejn ma ħadtux. U dan. Qisni għadni ma ġejt f'tiegħi. Ijja tlett xhur għadha friska hu.” (Maltese Family with 1 Child, 2)

“Financially huwx. Qabel kelli s-salarju kelli salarju tajjed. Ok kont noqod bil-għaqal ukoll. Plus il-pensjoni stajt nagħmel ċertu affarijiet. Meta mbagħad ġejt introjtu wieħed jkollok tbiddel naqra l-istil ta’ ħajja tiegħek” (Maltese single, no dependants)

A temporary adverse structure factor that was observed was the impact of the Covid-19 pandemic, which diminished their income. This was felt more acutely by the foreign participants who sought and started to benefit from HBS as a result of the Covid-19 pandemic, but were then further eligible even after the pandemic had finished.

A final adverse structural factor was the fact that some of the participants were less flexible on the geographic location where they could live either because of proximity to work, or proximity to children’s education or requirements due to the nature of the disability of their children. Such an inflexibility meant that they were not able to necessarily move to places with lower rents or would require to incur additional transportation costs which would once again place more financial pressure.

“Kelli diffikulta biex insib, fhimt. Kelli diffikulta biex stajt insib, dawn in-naħat għax ma stajtx insib. Għax jiena l-kbira, b’dizabbilita’ u kul-kul- da li għandha t-tifla jiena, tħobb tfittex il-baħar- fhimt-biex hi tgħeda b’moħħha u kollox fhimt? Jien mhux ħa nitlaq minn hawn. Jien ili ngħix-issa qed ngħix San Pawl il-Baħar. Ili ngħix San Pawl-ili ngħix dawn in-naħat jiena, kwazi għaxar snin ta’ ħi” (Maltese Family with 2 children)

“Qeda viċin. It-tifla qeda viċin l-iskola. Immur niġborha jien wara x-xogħol u hi [the daughter] teħodha qabel ma tmur ix-xogħol.” (Maltese Family with 1 child)

“Għalinqas fejn qeda naf. Naf iċ-ċertu nies li għandi ġol-blokka, qeda viċin ix-xogħol, immur u niġi.” (Maltese Family with 1 child)

## 4.6 Impact of Insufficient Buffering from HBS

As stated previously, the participants in this evaluation presented a range of impacts with the additional income provided with HBS. Those who had the least adverse structural factors or those with only temporary adverse structural factors to contend with, particularly if they were employed and had higher education certificates, benefitted greatly from HBS and were even able to form long-term financial plans to either invest or buy property due to the input from HBS. For the participants who were dealing with multiple concurrent and multiplicative adverse structural factors such as ill health, single parenthood, low education, low wages, pregnancy, being divorced and/or separated, having family members with a disability, having children at a young age, having multi-generational dependents, as well as being retired, often mean that the impact of HBS while helpful was not sufficient to stave off the feelings of great distress and provide greater housing security.

Participants who fell with this category of high adverse structural factors and low protective buffers claimed that while the income of HBS had lessened the negative impacts of the property market pressures, they were still experiencing great amounts of distress and anxiety.

“Kieku m’ghandniex din l-iskema ma naf x’jigri. Vera. Heqq għax persuna ma jkollux post, qed tifhem tal-biza’ ee tal-BIZA, tal-biza, tal-biza. Jien qed ngħidlek jaqbadni biza kbir ġieli. Fhimt? Ġieli qas ikolli biex inħallas dawk il-bqija jien.” (Maltese family with 2 children).

“Di tqabbadni biza-jiena din il-biċċa xogħol, tqabbadni biza kbir ġo fijja. Anke kieku kont waħdi. Kieku kont waħdi ukoll nibza minnha dil-biċċa xogħol għax jekk ma jkollokx flux minn fejn thallas jew tkun bla impjeg jew xi haġa, orrajt, biex ha thallas? Mhux tispicċa barra? Torqod barra mbagħad? Minn fejn ha thallas jekk ma jkollokx xogħol jew tispicċa bla xogħol? Qed tifhem? Trid tkun taħdem u trid tkun vera bil-għaqal biex inti tmexxi dawn l-affarijiet. U ġġebbed. Għax jekk ma

tagħmilx hekk, jew tispicċa bla xogħol, bħal ma illum qed jagħmlu, jdewmuk tlett xhur xogħol imbagħad ikeċċuk il- barra, minn fejn se tħallas inti? Għidli minn fejn se tħallas? Tal-biza. Jien dawn l-affarijiet ibezzawni.” (Maltese family with 2 children).

“Mhux ħa nkun xi sinjura imma inkuna naqra aktar komda. Mhux noqod inġebbed sal-aħħar. I mean nistenna li jasal l-ewwel u t-tieni tax-xahar sakemm joħroġ dal-benefiċju. L-ħin kollhu niċċekja jekk ikunx daħal. Għax ikolli bonnu. Tgħix kif inkun ġieli. Issa wasal jumejn ieħor dak, immur nagħmel ix-xiri jew hekk. Heqq. Tkun qed tistennieh hu. U illum il-ħajja mhux irħisa.” (Maltese family with 1 child)

This stress and anxiety were compounded at the end of each contract

“Heqq jien dik il-bizgħa tiegħi li jiġi February u toghlieli. Għidli inti x’ħa nagħmel? Qas inkun naf li qed ngħix ġieli” (Maltese family with 1 child)

Coping with the increasing costs, resulted in some of the participants opting to eat less and reduce their basic living expenses, while others removed any form of leisure costs from their lives. Additionally, other participants were looking into finding a part-time job in addition to their full-time job.

“Uu xejn. Dejjem tħabbell moħħok u tiekol inqas ikel. Biex tħallas il-kera. Heqq. Tbagħti naqra l-ġuħ hu.” (Maltese Family with 1 child, 2)

“No no, ġifieri jekk tiċċekja la qatt immur ġurnata x’imkien, la immur weekend break. Ma naffordjax. It-tifla tgħidli ejja immorru ma. Ngħidilha daww flus zejda. Ngħidilha mur inti bit-tifla per eżempju. Nippreferi nagħmel oġġett ieħor jew hekk. Ħa naħseb għax-xiri jew xi jkollok bzonn hu. Ngħid ħa mmur naqta xagħari jew hekk hu.” (Maltese Family with 1 child)

“Eq eq eq... Fi Frar toghlieli xi 200 oħra. Għidli int x’ħa nagħmel? Irrid immur naħdem part time jien. Biex inħallsuha dil-kera. Li ma niflaħx nagħmlu.” (Maltese Family with 1 child)

The resulting housing insecurity meant that families moved often, incurred additional costs due to moving frequently (thus erasing any savings), and resulted in losing their ability to save and have any form of aspiration for the future.

“Qed tifhimni? Imbagħad darba oħra. Darba oħra kelli z-zgħira, wara sena, wara sena din. Terġa. Wara sena. Fhimt! Imbagħad għamlituli għal sena l-post, u wara nerġgħu ngedduh. Wara sena, erġajna. Erġajna. Riedet tghollieħ 950. Għeditilha minn fejn ser inġibhom 950? Vera ħa jgħini s-sussidju dan, imma xorta trid tħallas il-bqija”. (Maltese family with 2 children)

“U ee imbagħad sibt kedda biex inġor. Fhimt? Kull darba rrid inġorr, qed tifhem? L-ispejjes li taħli biex iġġor u kollox, għax mhux faċli. Jekk ma jkollok xejn taħt rasek, dik ix-xi ħaġa zgħira li kelli, li ħdimt għaliha, heqq imbagħad infaqta biex ġarrejt l-affarijiet.

Qed tifhem? U spiċċajt-spiċċa zero il-bank account tiegħi.” (Maltese family with 2 children)

“M’għandiex x’nippjana, għaxx jien ngħidlek il-verita’ ma nistgħax infaddal” (Maltese family with 2 children)

“I:U meta tħares lejn is-snin li ġejjin, qed tħoss illi bil-fatt li qed tirċievi din is-somma kull xahar, b’xi mod qeda tgħin il-futur tiegħek?  
P: U jien naf. Għada ħadd ma raħ. Jien hekk nifhimha. Jiena ngħix ġurnata b’ġurnata.” (Maltese family with 1 child, 2)

Some of the participants reported that the effects of these stressors negatively impacted their health and often resulted in them having to rely on family members to manage to survive.

“U għandi ħafna problemi anke ġol-istonku b’din il-biċċa xogħol ta’ stress tal-keram...[anke] CT scan għamluli.”(Maltese Family with 1 child)

“Hajja diffiċli, diffiċli. Hajja għolja. Imnalla tgħini naqra l-mummy.

I: Ġifieri bl-għajnuna tal-mama li tħossok illi?

P: Mhux hekk mhux hekk. Sussidju ftit hu.” (Maltese Family with 1 child, 2)

“Anke t-tifel il-kbir jgħini. Għandu xogħol tajjeb, it-tnejn gradwati, allura da xahar jgħidli ħa nħallasulek jien, imma jien nidejjaq hu. Niddependi mit-tfal.” (Maltese Family with 1 child).

## 4.7 Potential Impact of More Money

The spectrum of low to high adverse structural factors emerged clearly when participants were asked what they would do with the extra money. On one end of the spectrum participants claimed that an additional 100 Euros per month would help them buy more meat within their diet, while others claimed that they would simply make ends meet and be able to pay their bills on time or afford some minor luxury. Contrastingly, the participants who experienced less adverse structural factors and had more protective factors had different ideas on how to use the money. Some wanted to use it to travel abroad, while others wanted to save the money to invest it, while one participant was using the additional income to save for a deposit to purchase a house.

The diverging ways in which participants would use an additional income of 100 euros per month indicates that the participants were starting from starkly different points of origin. The participants struggling with multiple concurrent adverse structural factors would tackle basic needs such as more food and paying day-to-day bills, while the least encumbered were considering travel abroad, investment and buying property, thus accounting for the difference in impact of HBS. Those with many adverse structural factors did not experience the lack of distress and financial security as a result of HBS that those with little structural adverse factors did.

“Tinibidel għax jibqalek xi haġa biex tixtri naqra laħam jew hekk hu.” (Maltese Family with 1 child, 2)

“Heqq ikollok il-kontijiet hu. Per ezempju jiena t-tv ġieli ma nkunx nista’ nħalsu. Ġieni 70 ewro. Issa għandi ġiex pagamenti, qed tifhem? Ma nistgħax inħallashom f’daqqa għax ma nistgħax. Qed tifhem? Ikolli xi ħaġa zgħira biex fejn nista’ ndaħħalha biex inħallas xi kont.” (Maltese Family with 2 children)

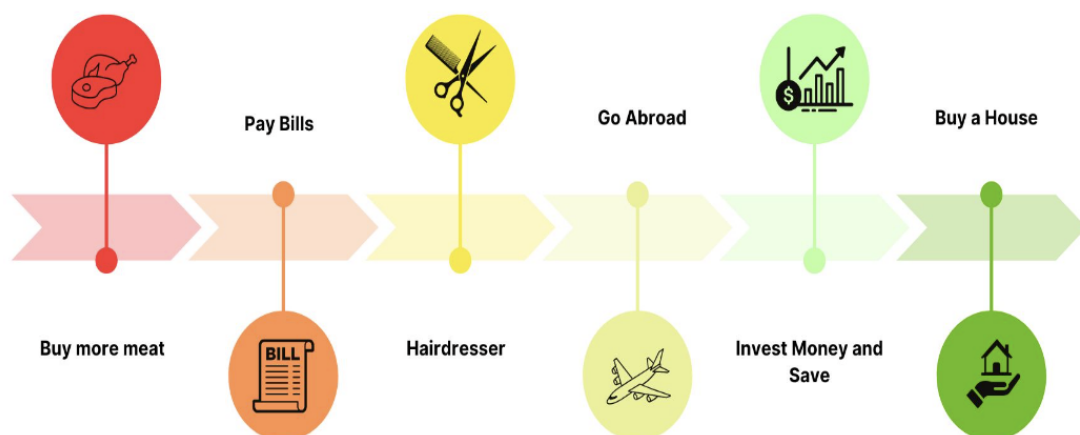
“No no, ġifieri jekk tiċċekja la qatt immur ġurnata x’imkien, la immur weekend break. Ma naffordjax. It-tifla tgħidli ejja immorru ma. Ngħidilha dawk flus zejda. Ngħidilha mur inti bit-tifla per ezempju. Nippreferi nagħmel oġġett ieħor jew hekk. Ħa naħseb għax-xiri jew xi jkollok bzonn hu. Ngħid ħa mmur naqta xagħari jew hekk hu.” (Maltese family with 1 child).

“100 fix-xahar forsi ma nafx. Jekk twarrabhom, 1200 fis-sena, forsi nsiefer.” (Maltese single no dependents)

“You can be more more relax and maybe forecast for some expenses or some investment for any, any extra that without it you cannot afford.” (Foreign Household, no dependents)

“Actually my long term plan is to buy a property...” (Foreign Family with 2 children.)

**Figure 4:** Potential Impact of more Money



# 05.

## Discussion

A clear pattern that emerged from the data relates to the divergence in starting point of the various participants. Participants who experience more adverse structural factors benefitted from HBS more limitedly due to their increased susceptibilities to property market pressure and did not experience the level of wellbeing and housing security aimed for by HBS. Conversely, those with less lived experience of adverse structural factors experienced much greater overall wellbeing and housing security and were even considering plans to buy property themselves.

Such a divergence in outcomes indicates that HBS serves a heterogeneous cohort and that it therefore requires nuanced approaches to ensure that the needs of all beneficiaries within are adequately met to increase sufficiently their overall wellbeing and housing security.

Consequently, the results of this evaluation have been split into two groups high adversity group and low adversity group as can be seen by figure 5 below.

Furthermore, even those who experienced the least structural adverse factors experienced some level of insecurity relating to the property rental market. While changes to the way HBS is administered can immediately improve the wellbeing and housing security of its beneficiaries, longer term solutions require solutions at a policy and legal level. Without legislation and policies that provides longer housing tenure and stability in rent increases for tenants, especially those experiencing numerous adverse structural factors, improvements to HBS will be short-lived and costly.

Easing rental market pressures by protecting tenants further will most likely diminish government spending, ensuring that the money spent will be focused on those that need it the most and most likely to produce the highest benefits to well-being and housing security in the longer term.

**Figure 5:** Evaluation of HBS Outcomes grouped by level of adversity

| Outcome   | Low Adversity Group | High Adversity Group |
|---|---------------------|----------------------|
| Increased access to higher quality of housing     | Yes                 | Yes                  |
| Same accommodation in the last year               | Yes                 | Yes                  |
| Increased Residual income                         | Yes                 | Slightly             |
| Increased Psychological wellbeing                 | Yes                 | No                   |
| Increased financial security                      | Yes                 | No                   |
| Increased participation in leisure activities     | Yes                 | No                   |
| Increased participation in educational activities | Yes                 | No                   |
| Medium-term Housing Security                      | Yes                 | No                   |

# 06.

## Recommendations

*Recommendation 1: Ensure all Documentation is in Maltese and English, and other languages.*

Ensuring that all documentation is in Maltese and English will ensure that a wider range of potential beneficiaries can access the scheme, however increasing the number of languages that information is provided will ensure that even non-Maltese residents will be able to avail themselves of the scheme.

*Recommendation 2: Decrease arbitrary paperwork, especially for those re-applying when rental contract has changed.*

Throughout the period of interviews, the Housing Authority was in the process of simplifying the necessary paperwork to access the scheme and it is likely that some of this recommendation is already being implemented by the time of this report. Participants, however noted that re-applying for the scheme at the end of 2 years or when they changed their rental contract was an onerous procedure, especially because they stopped receiving the benefit throughout the vetting process. Simplifying and expediting such processes will address many of the minor process concerns participants had.

*Recommendation 3: Make emergency funds available/known to prospective beneficiaries throughout vetting period.*

Some of the prospective beneficiaries of the HBS are in dire financial straits and despite the seemingly short processing period of two months, can

struggle significantly throughout those two months. Accessing emergency funds while their application is being vetted would help significantly in being able to maintain their rental contract (less chances of default) and not requiring spending any saved capital.

***Recommendation 4: Publicize initiative more, particularly through information sessions with front-line professionals.***

A number of participants got to know about HBS through members of their social network. Increasing the exposure through social media and traditional media of HBS, as well as provide information sessions to social workers, psychologists and NGO's will increase the reach of the scheme.

***Recommendation 5: Provide aid in searching the rental market for cheaper (yet adequate) alternatives and help negotiate the contract.***

Participants within the study were all savvy in negotiating and finding properties, however with increased financial pressure and stress, it is likely that their ability to negotiate and find the best contracts might have been impeded. Providing a service helping prospective applicants navigate the property rental market from search to negotiation and signing of the contract will have several benefits. Firstly, it will ensure that beneficiaries are getting the best deal possible for their requirements and preferences. Secondly, it will allow the authority to ensure that there is less abuse of persons who might be more vulnerable due to their dire financial straits, and, finally it might decrease the amount of subsidies needed due to optimization of property market.

***Recommendation 6: Adjust amount of benefit to income, cost of rent, and multiple adverse structural factors.***

The amount of subsidy currently provided by the HBS depends on the income of the person and the number of dependents, however as rents increase with certain years experiencing larger jumps, the amount of subsidy provided is not increasing at a sufficiently fast rate to match increase in the market. This leads beneficiaries to have to find ways to pay

the difference, with those who are already stretched significantly incurring great difficulty and distress to do so. Additionally, those facing multiple structural adversities are less able to fill this gap adequately. Nuancing the subsidy mechanisms and carrying out yearly assessments to ensure that the amount given reflects the rental realities and the persons lived experiences would allow the positive impacts HBS has to extend to all beneficiaries and sustained in the long run.

***Recommendation 7: Link scheme with strategies to move persons outside of rental precarity and into housing security.***

While the aim of HBS is not to provide long-term housing security but medium-term housing security, participants within this study claimed that they wished that the Housing Authority provided them with easier, more accessible and faster pathways to attaining long-term housing security. This can be achieved in a number of ways including the creation of new programs or the better linking of currently existing ones.

***Recommendation 8: Address broader structural property market forces through legislation and policies.***

Increasing the amount of subsidy will inevitably address the short- and medium-term issues of the property rental market, however they will not address the systemic dimension. Policies and legislation are required to lessen the downwards pressure of property market and can include measures such as increasing the minimum amount of the rental agreement and stipulating the percentage increases each year of rents. Such a macro-economic approach will serve to address and relieve pressure on both participants and government resources.

# 07.

## Limitations

The strengths of a qualitative approach within evaluations are that it provides in-depth understanding of how the participants perceive and experience the intervention being evaluated, while minimizing the external imposition the evaluator. However qualitative approaches preclude quantification of the phenomena being evaluated, thus disallowing numeric comparability between participants. Consequently, the present evaluation therefore did not account which structural adverse factors had the highest impact on well-being and housing security and could not provide an accurate Euro figure as to how much it would be best to increase HBS.

Furthermore, while small samples are typically not a limitation in qualitative endeavours, with qualitative evaluations seeking research saturation instead of confidence levels or margins of errors, the present evaluation did not full achieve research saturation. Further interviews would likely have further nuanced the findings and presented more in-depth explanations on the impacts of adverse structural factors on HBS.



08.

## Future Studies

Future studies on this scheme may include a structural equation model could be used to combine various structurally adverse factors into an endogenous variable and ascertain the moderation effect between the amount of money provided in the subsidy and the changes in wellbeing. Additionally, a latent class analysis could identify different classes of persons within HBS and understand what their common characteristics are. Such an approach could also be complemented with a prevalence study to identify mean levels of housing security and wellbeing levels and develop baselines for future studies. Finally, a quasi-experiment with a synthetic control could be utilized to understand quantitatively whether those who benefitted from HBS compared to a synthetic control group had better outcomes.

# 09.

## Conclusion

The United Nations considers adequate housing a fundamental human right, essential for security and well-being (UNHCR, 2009). However, a significant portion of the global population continues to live in inadequate or unaffordable housing, highlighting the growing issue of housing affordability (Ben-Shahar et al., 2020). In Malta, shifts between rent control and liberal market policies, combined with a rise in housing prices since 2013, have intensified affordability pressures, particularly for vulnerable populations (Micallef, 2021, Micallef 2022, Briguglio & Spiteri, 2022). In response, the Housing Authority requested an evaluation of the Housing Benefit Scheme (HBS), a rent-subsidy program aimed at helping low-income households.

The evaluation adopted a qualitative approach, using semi-structured interviews with six participants from different family backgrounds. Interviews revealed significant disparities in how beneficiaries experienced the scheme. Those facing more adverse structural factors gained some benefit from HBS but still struggled to achieve housing security and well-being. In contrast, participants with fewer obstacles reported higher levels of well-being, with some planning to purchase property.

Despite varying outcomes, concerns about rental market instability were expressed by all participants. While increases in the HBS subsidy may offer short-term relief, long-term effectiveness without significant budget inflation requires policy and legal reforms. These include stabilizing rent increases, ensuring longer tenancy periods, and addressing property market forces.

# References

- Arman, M., Zuo, J., Wilson, L., Zillante, G., & Pullen, S. (2009). Challenges of responding to sustainability with implications for affordable housing. *Ecological Economics*, 68(12), 3034–3041.
- Arundel, R., Li, A., Baker, E., & Bentley, R. (2024). Housing unaffordability and mental health: dynamics across age and tenure. *International Journal of Housing Policy*, 24(1), 44–74.
- Baker, E., Lester, L., Mason, K., & Bentley, R. (2020). Mental health and prolonged exposure to unaffordable housing: a longitudinal analysis. *Social psychiatry and psychiatric epidemiology*, 55, 715–721.
- Ben-Shahar, D., Gabriel, S., & Oliner, S. D. (2020). New research on housing affordability. *Regional Science and Urban Economics*, 80, 103438.
- Bennett, A., & Elman, C. (2006). Qualitative research: Recent developments in case study methods. *Annual Review of Political Science*, 9, 455–476.
- Bentley, R., Baker, E., & Aitken, Z. (2019). The ‘double precarity’ of employment insecurity and unaffordable housing and its impact on mental health. *Social Science & Medicine*, 225, 9–16.
- Briguglio, M., & Spiteri G. (2022). Housing affordability : a focus on young people in Malta. The annual Malta residential rental study, [https://www.um.edu.mt/library/oar/bitstream/123456789/102031/1/Housing\\_affordability.pdf](https://www.um.edu.mt/library/oar/bitstream/123456789/102031/1/Housing_affordability.pdf)
- Cattaneo, M. D., Galiani, S., Gertler, P. J., Martinez, S., & Titiunik, R. (2009). Housing, health, and happiness. *American Economic Journal: Economic Policy*, 1(1), 75–105.

- Clair, A. (2019). Housing: an under-explored influence on children's well-being and becoming. *Child Indicators Research*, 12(2), 609–626.
- Clapham, D. (2010). Happiness, well-being and housing policy. *Policy and Politics*, 38(2), 253–267.
- Clapham, D., Foye, C., & Christian, J. (2018). The concept of subjective well-being in housing research. *Housing, Theory and Society*, 35(3), 261–280.
- Costello, E. J., Compton, S. N., Keeler, G., & Angold, A. (2003). Relationships between poverty and psychopathology: A natural experiment. *Jama*, 290(15), 2023–2029.
- Desmond, M., & Gershenson, C. (2016). Housing and employment insecurity among the working poor. *Social problems*, 63(1), 46–67.
- Dorokh, E., & Torluccio, G. (2011). Housing affordability and methodological principles: An application. *International Research Journal of Finance and Economics*, (79), 64.
- Duncan, G. J., & Brooks-Gunn, J. (1997). Income effects across the life span: Integration and interpretation. Duncan, G. J., & Brooks-Gunn, J (Eds.), *In Consequences of Growing Up Poor*, 596–610.
- Foye, C. (2017). The relationship between size of living space and subjective well-being. *Journal of Happiness Studies*, 18(2), 427–461.
- Hancock, K. E. (1993). 'Can pay? Won't pay?' or Economic Principles of Affordability'. *Urban studies*, 30(1), 127–145.
- Harkness, J., & Newman, S. J. (2005). Housing affordability and children's well-being: Evidence from the national survey of America's families. *Housing Policy Debate*, 16(2), 223–255.

Jurčištinová V. (2023). Exploring the Nexus between Housing Affordability and Subjective Well-Being in Czechia and Slovakia. Proceedings of Reproduction of Human Capital - mutual links and connections Conference. 554-563

Kirkpatrick, S. I., & Tarasuk, V. (2011). Housing circumstances are associated with household food access among low-income urban families. *Journal of urban health*, 88, 284-296.

Larson, R. W., & Almeida, D. M. (1999). Emotional transmission in the daily lives of families: A new paradigm for studying family process. *Journal of Marriage and the Family*, 5-20.

Lien, H. M., Wu, W. C., & Lin, C. C. (2008). New evidence on the link between housing environment and children's educational attainments. *Journal of Urban Economics*, 64(2), 408-421.

Malta Housing Authority. (2019). Housing Benefit On Privately Rented Dwellings (2019).  
<https://housingauthority.gov.mt/wp-content/uploads/2023/12/HBS-Conditions-English-2024.pdf>

Mason, K. E., Baker, E., Blakely, T., & Bentley, R. J. (2013). Housing affordability and mental health: does the relationship differ for renters and home purchasers?. *Social science & medicine*, 94, 91-97.

McGovern, M. E., Rokicki, S., Von Jaglinsky, A., & Reichman, N. E. (2023). Neighborhood-level housing affordability and maternal depression. *SSM-Mental Health*, 3, 100192.

Meen, G. (2018). How should housing affordability be measured. *UK Collaborative Centre for Housing Evidence*, 3, 3-29.

Micallef, B. (2021). The Long-Lasting Legacy of Rent Controls: Perspectives on the Private Rental Market in Malta within the Context of a Dual Market. *International Journal of Real Estate Studies*, 15(2), 43-54.

- Micallef, B. (2022). Minimum income required to purchase a property: conceptual framework and application to Malta. *International Journal of Economics and Finance*, 14(10), 13.
- Moore, J. (2000). Placing home in context. *Journal of environmental psychology*, 20(3), 207–217.
- Mulliner, E., Malys, N., & Maliene, V. (2016). Comparative analysis of MCDM methods for the assessment of sustainable housing affordability. *Omega*, 59, 146–156.
- Mulliner, E., Smallbone, K., & Maliene, V. (2013). An assessment of sustainable housing affordability using a multiple criteria decision making method. *Omega*, 41(2), 270–279.
- Nettleton, S. & Burrows, R. (1998). Mortgage debt, insecure home ownership and health: an exploratory analysis. *Sociology of Health and Illness*. 20, 731–753.
- Pevalin, D. J., Taylor, M. P., & Todd, J. (2008). The dynamics of unhealthy housing in the UK: A panel data analysis. *Housing studies*, 23(5), 679–695.
- Pollack, C. E., Griffin, B. A., & Lynch, J. (2010). Housing affordability and health among homeowners and renters. *American journal of preventive medicine*, 39(6), 515–521.
- Rohe, W. M., & Stegman, M. A. (1994). The effects of homeownership: On the self-esteem, perceived control and life satisfaction of low-income people. *Journal of the American Planning Association*, 60(2), 173–184.
- Schwandt, T. A., & Gates, E. F. (2017). Case study methodology. In Denzin, N. K., & Lincoln, Y. S. (Eds.). *The Sage handbook of qualitative research*. (5th ed., pp. 600–630) Sage Publishing
- Stephen Ezennia, I., & Hoskara, S. O. (2019). Methodological weaknesses in the measurement approaches and concept of housing affordability used in housing research: A qualitative study. *PloS one*, 14(8), e0221246.

Taylor, M. P., Pevalin, D. J., & Todd, J. (2007). The psychological costs of unsustainable housing commitments. *Psychological medicine*, 37(7), 1027-1036.

UNHCR. (2009). The right to adequate housing. The office of the United Nations High Commissioner for Human Rights. Geneva: United Nations Office at Geneva.

[https://www.ohchr.org/sites/default/files/Documents/Publications/FS21\\_rev\\_1\\_Housing\\_en.pdf](https://www.ohchr.org/sites/default/files/Documents/Publications/FS21_rev_1_Housing_en.pdf)

Wood, M., Turnham, J., & Mills, G. (2008). Housing affordability and family well-being: Results from the housing voucher evaluation. *Housing Policy Debate*, 19(2), 367-412.

Zumbro, T. (2014). The relationship between homeownership and life satisfaction in Germany. *Housing Studies*, 29(3), 319-338

# About the Author

## **Dr Andrew P. Camilleri**

Dr Andrew P. Camilleri holds a Ph.D. in Community Psychology from DePaul University. His work explores the intersection between migration, community resilience, and housing. Andrew has a strong track record of peer-reviewed publications, conference presentations, and extensive mixed-methods research experience in program evaluation and policy analysis. He has collaborated with organizations such as the Florida Botanical Garden, Chestnut Health Systems' Lighthouse Institute, Illinois Council for Developmental Disabilities, and the Foundation for Affordable Housing. Andrew has also taught various psychology and community development courses at DePaul University and the University of Malta. He is also an active member of professional associations such as the Society for Community Research and Action, and the American Evaluation Association.



**Malta Housing Authority**

22 Pietro Floriani Il-Furjana,  
FRN1060, Malta

Tel: +356 2299 1000  
[www.housingauthority.gov.mt](http://www.housingauthority.gov.mt)