

Social Exclusion in Later Life: A Maltese Case-Study

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Introduction

This paper discusses the extent of social exclusion among older persons in Malta. A running thread in most analytical literature, especially which buttressed by the dominant hierarchy, is that 'older persons never had it any better'. Much fanfare is made of the (limited) increase in public pensions each coming state budget, the number of community services enacted and subsidised by the state, the role of the Catholic Church in meeting the needs of frail elders, and increasing levels of consumption of pensioners. Neo-liberal literature is also quick to celebrate the increasing (middle-class) students reading for a degree in gerontology, the rising (middle-class) elders participating in lifelong learning, and the expanding number of (middle-class) older volunteers. Whilst in essence there is nothing wrong with this, it remains problematic that a large segment of older persons - as the working class - is being left out in the cold! Indeed, statistics (for once) mount a distinct challenge to conservative literature. In 2008, as much as 22 percent of Maltese persons aged 65 plus have been found situated below 'the-risk-of-poverty' line - 20 percent of older women and 24 percent of older men (Eurostat, 2010). In other words, almost one out of every four older persons on the Islands! Indeed, critical literature uncovered a substantial segment of older persons in Malta whose quality of life leaves much to be desired (Formosa, 2009). Undoubtedly, an extensive and intensive study on social exclusion in later life in Malta is highly warranted.



In the past decade, the subject of 'social exclusion' has emerged as an extremely fashionable subject to the extent that the year 2010 was designated at the European Year of Combatting Poverty and Inclusion. While this emphasis has been welcomed by all social scientists working within the progressive side of the political spectrum, at the same time it is myopic to embrace uncritically all the emerging discourse, especially that designated and supported by the status quo. In fact, an overview of discourse on social exclusion finds a dominant trend to represent the primary division in society as being one between an 'included majority' and an 'excluded minority'. Yet, such an approach harbours the mistake of treating social exclusion as an outcome of individual life histories, an approach that ultimately 'blames the victims', rather than highlighting how social exclusion is the result of capitalist contradictions enacted and supported by conservative social policy. This paper therefore backs a shift away from the perception of 'social exclusion' as an individualistic outcome in favour of a discernment that holds social exclusion to be a structural process. >

Social exclusion and later life

The study of social exclusion is intimately intertwined with the sociology of space (Scharf & Smith, 2003). In Perri's (1997 : 3) words, "[social exclusion] is a useful term in societies in which there is growing polarisation of access and opportunity, so that often quite small areas - a housing estate, an inner or outer urban area - are cut off from the life around them". Gerontologists perceive social exclusion to potentially represent a flexible and multi-dimensional tool for examining the degree to which older people in different environmental settings simultaneously experience varying forms of disadvantage (Scharf & Alison, 2003; Scharf et al., 2000, 2001, 2002, 2003). Indeed, there is a need to consider ways in which the idea of social exclusion as a multidimensional concept can be developed to reflect the particular circumstances and needs of older persons. However, there is a need first to disaggregate the idea of exclusion and, secondly, to generate suitable indicators of the dimensions of exclusion which are most relevant in later life. In this context, it is useful to draw on two previous studies which have sought to operationalise social exclusion in a way which acknowledges the concept's multi-dimensional nature. Burchardt et al. (2002) identify four social exclusion domains which relate to the individual's ability to participate in 'normal' social activities: consumption activity (the ability to consume up to a minimum level the goods and services considered normal for society); production activity (engagement in an economically or socially valued activity); political activity (engagement in some collective effort to improve or protect the immediate or wider social or physical environment); and social activity (engagement in significant social interaction with family or friends, and identifying with a cultural group or community). Similarly, Gordon et al. (2000) highlight four dimensions of social exclusion: impoverishment; non-participation in the labour market; lack of access to basic services; and exclusion from a range of social relations. This latter component is further subdivided into elements such as individuals' non-participation in common social activities, social isolation, a perceived lack of support in times of need, lack of civic engagement and an inability to 'get out and about'.

Synthesising these approaches, it results that the spheres of consumption/impoverishment, political/civic activity and social activity represent important dimensions of social inclusion and exclusion. Moreover, these represent some of the traditional concerns of social gerontology. Since access to basic services is important in later life, not least as a way of maintaining independence in the home, these aspect should be the base of any study of social exclusion in later life. Against this background, most studies have uncovered at least five forms of social exclusion relevant to the circumstances of later life (Scharf et al., 2001, 2002, 2003; Scharf & Smith, 2003):

Exclusion from material resources, identifying the central role played by income and material security in determining individuals' ability to participate in society;

Exclusion from social relations, reflecting the importance attributed to the ability to engage in meaningful relationships with others;

Exclusion from civic activities, recognising the need for individuals to engage in wider aspects of civil society and in decision-making processes that influence their own lives;

Exclusion from basic services, drawing upon the key role played by access to services in and beyond the home in terms of individuals' ability to manage everyday life;

Neighbourhood exclusion, reflecting the contribution made by the residential setting to an individual's sense of self and, potentially, their quality of life.

This is not the same as saying that studies on social exclusion in later life should necessarily operationalise social exclusion on the above indices. Nevertheless, Scharf and his colleagues' (ibid.) work remains a necessary starting point for any attempt to chart and understand the extent of social exclusion in later life.

Population ageing in the Maltese context

The last century witnessed unprecedented demographic changes to the extent that it has been termed by the United Nations as the 'age of ageing'. As a result of declining fertility and mortality levels, all countries throughout the world registered an improvement of life expectancy at birth, and subsequently, a growth in the number of older persons (United Nations, 2010). As of 2008, 62 percent (313 million) of the world's people aged 65 and older lived in developing countries. By 2040, today's developing countries will be home to more than one billion people 65+, 76 percent of the projected world total. Moreover, people 80 aged plus are the fastest growing portion of the population in many countries. >

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Malta is no exception to such trends and has evolved out of a traditional pyramidal shape to an even-shaped block distribution of equal numbers at each age cohort except at the top. Whilst in 1985 the 60+ and 75+ cohorts measured 14.3 percent and 3.8 percent respectively, in 2009 these figures reached 22.1 (87,806) and 6.3 (25,201) percent respectively (National Statistics Office [NSO], 2010a). This occurred as the birth rate declined to 1.3 per family, while the expectation of life at birth for men/women increased from 70.8/76.0 years in 1985 to 77.7/81.4 years in 2005 (NSO, 2007). Population projections estimate that in the year 2025 the percentage of older persons aged 60 and over will rise to 26.5 percent. Similar to international statistics, women are over-represented in older cohorts, with the masculinity ratio for the 80-84, 85-89 and 90+ age cohorts reaching 63.0, 57.1, and 48.0 respectively (NSO, 2010a).

In 2007, households comprising two adults, at least one aged 65 or over, with no resident children held an average disposable income of €13,291, compared to a national average of €19,589 and €22,583 for households without and with two dependent children respectively (NSO, 2010b). Statistics also point out that as much as 22 percent of the 65+ cohort are currently situated below the 'at-risk-of-poverty' line, with 24 and 20 percent of males and females respectively above the age of 65 are 'at-risk-of-poverty' (Eurostat, 2010). The number of employed older persons is relatively low as only 10 percent and 1 percent of the 55-64 and 65+ cohorts (respectively) were gainfully occupied in 2009 (NSO, 2010c). The last Census also reported a negative correlation between age and educational status (NSO, 2007). As much as 65 percent of persons in the 60+ cohort have a primary level of education or less, with 80 percent holding no educational qualifications. Some 17 percent of persons aged 60+ are illiterate. Although Census data is not broken down by gender, research has found older women to hold inferior educational compared to men.

Methodology

This paper draws from data collected as part of my study on social class dynamics in later life in Malta (Formosa, 2009). The research was set in the Northern and Southern Harbour regions which traditionally include substantial segments of the local working-class population. The research design followed a 'mixed-method' procedure, which included structured and life-course interviews respectively, with the goal of the latter being to construct an index of social exclusion amongst older persons living in the Northern and Southern Harbour regions. Quantitative data was collected from a representative sample of 210 older subjects. An index was constructed where 'zero' was equated with social inclusion and 'three' with social exclusion. On the other hand, the aim of the intensive life-history interviews was to elicit the experiences, undoubtedly painful ones, of living in the realm of the social exclusion. Life-history interviews were conducted with the ten older persons who, on paper, registered significant indices of social exclusion. As regards operationalisation matters, it must be underlined that social exclusion is multi-dimensional. Following Barnes et al. (2006) this study constructed seven dimensions of social exclusion - namely, social relationships, cultural and leisure activities, civic activities, basic services, neighbourhood, financial products, material goods - see table 1. The concept of "multiple exclusion" was applied, and refers to, people excluded on three or more dimensions.

Social relationships	No close relationship with partner, Does not speak to a child on the phone No contacts outside the home.
Cultural/leisure relationships	Does not go to the theatre, concert or opera but would like to. Does not go to an art gallery or museum but would like to Does not go to the cinema but would like to.
Civic activities	Not a member of any civic organisation. Has not done any voluntary work Does not feel a part of any society/community.
Basic services	Has difficulty getting to the GP Has difficulty getting to the bank/post office. Has difficulty shopping
Neighbourhood exclusion	Agrees with the statement 'People in this area cannot be trusted' Agrees with the statement 'If in trouble there is no one in this area that would help you.' Agree with the statement 'This area was good once but has gone from bad to worse'.
Financial products	Does not have a current bank account Has no medium-term savings or longer-term financial products. Is not able to read bank statements
Material goods	Has no video player Has no microwave Has no mobile phone

Source: adapted from Barnes et al., (2006)

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Here, it must be emphasised that the Northern and Southern Harbour Regions are the poorest and most deprived localities in Malta (NSO, 2009). Local statistics highlight how these regions contain the highest rates of single, unmarried parents on welfare benefits, people in receipt of social assistance allowances, unemployed workers receiving unemployment benefits. Low income earners, receiving means tested allowances, are also predominantly found here. At the same time, these regions have the highest percentages of pensioners.

Findings

In 2008, as much as 22 percent of Maltese persons aged 65 plus have been found situated below 'the-risk-of-poverty' line - 20 percent of older women and 24 percent of older men. In other words, almost one out of every four older persons on the Islands! Indeed, critical literature uncovered a substantial segment of older persons in Malta whose quality of life leaves much to be desired. Undoubtedly, an extensive and intensive study on social exclusion in later life in Malta is urgently required.

People aged above 80 were significantly more likely to be multiply excluded than others. The oldest members of the ageing populations are especially disadvantaged because there are clear correlations between age on one hand, and cultural, social, and physical capital on the other. With increasing age, people tend to experience higher levels of dependency as their physical body and mental capacities become more infirm and impaired. The 80 plus also tend to experience the loss of their siblings, friends, and most importantly, their spouse - so that with increasing age their social support network diminishes in a substantial manner. Finally, it is well-documented that the oldest cohorts received very low quality education as schooling during the 1930s and 1940s was not compulsory, schools operated in the briefest of resources, and many were compelled to leave school early to start working to augment the family wage (in the case of males) or stay at home to take care of younger siblings or older relatives (in the case of females).

A strong relationship also existed between social exclusion and educational status. Educational experience provides individuals with the much coveted 'cultural capital' that is generally used to gain access to well-paid occupations with superior benefits as well as to solve the daily riddles and problems that everyday life puts in front of us. Devoid of the pragmatic skills and cultural dispositions provided by the educational institutions it is only logical that older persons with the lowest levels of educational status find themselves unable to integrate themselves in contemporary late capitalism:

'I leave everything in my daughter's hands. Now that we adopted the Euro I am even finding it difficult to understand the meaning of money. My problem is that I never went to school, and do not know how to read or write. I married when I was seventeen, had seven children in my life, and never had time to learn...'

-Elder woman, 86 years old

Reflecting national statistics, and counter to international trends, more elderly men than their female peers experienced social exclusion. Indeed, a common rehearsed theme in social gerontology is the disadvantaged position of older men, who are also particularly likely to experience isolation and loneliness. Allied to this is the recognition that older men often fail to frequent facilities designed to provide company or practical support. This is especially true for older men who live alone without a partner and who need to take on domestic tasks traditionally carried out by women. In the life course, men's friendships are principally forged and maintained within a workplace setting so that retirement brings some levels of social isolation as far as supportive networks are concerned:

'After going to work every day for more than 45 years I found it difficult to adapt to retirement. You wake up, you finish your chores and it is still 10 o'clock. I missed my work colleagues tremendously; you can only talk so much with your wife. She does not share, as is to be expected from women, my interests.'

-Elder man, 65 years old.

For older men, friendships are frequently associated with social clubs, sports and leisure venues. These friendships are characterised by side-by-side sociability, focusing on activity and often on competitive pursuits.

As regards living arrangements, the largest percentage of elderlies experiencing social exclusion includes those who lived alone and those who never got married. Living alone implies the absence of a companion who is generally ever present to help in times of financial, social, psychological and health issues. The absence of a life companion also results in a more restrictive network of social support, and as local studies suggest, low levels of life satisfaction, happiness and well-being:

'The greatest problem I encountered in my life, and I have not yet solved it, is to continue living despite the loss of my wife, to look towards the future alone, without her, to deal with life's challenges alone without a shoulder to lean on and a smile for encouragement. It is tough. I am not going out at the moment.'

-Widower, 77 years old >

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As regards health status, data demonstrated that social exclusion is most affected by those with the lowest levels of physical capital. As one gerontologist claimed,

'...even in the later years, the body is a resource...our bodies have social value in varying quantity depending on our social location and the meanings attributed to our bodily characteristics...In this way, we can see that all bodies have capital... the bodies of dominant social groups... allow them to reproduce themselves and maintain their structural dominance..'

Tulle, 2003: 101-2

Whilst half of those who perceived their general health as either 'poor' or 'very poor' experienced social exclusion, this figure rose to 75 percent for those with vision and mobility problems. A decline in physical capital and increasing the levels of dependency is a common occurrence in later life, especially amongst those above the age of 80. A significant percentage of older persons in this age cohort are unable to perform one or more instrumental activities of daily living such as buttoning clothes and washing independently. As a result, it easily follows that physical ailments and cognitive impairments function to become reclusive as they find it difficult to get out of the home and engage in active ageing:

'My health limits my life. A year ago they amputated my leg below the knee and since then my life has taken a turn for the worse. I feel like a prisoner. But what can you do? The worst thing about my situation is that I cannot go to church everyday like I used to. I miss that very much.'

Elder woman, 79 years old

Confirming the strong relationships between education and social exclusion, it was older persons whose last occupation prior to retirement was in either unskilled or skilled/semi-skilled work who experienced social exclusion on two or more domains. This occurs for three main reasons. First, unskilled or skilled/semi-skilled work tends to occur in environments, such as factories or dockyards, that are not favourable to the health of workers and which tend to present various health ailments in later life. Secondly, unskilled or skilled/semi-skilled workers tend to be in receipt of low pay and fewer social benefits that force them to enter later life with low pensions and sparse, if any, financial assets and capital.

This is especially so for older women whose large majority were only involved in unskilled work for only a minor number of their adult years (due to child-care and domestic responsibilities). And third, unskilled or skilled/semi-skilled work tends to imbue workers with low levels of 'bridging' social capital that is typified by weaker but more cross-cutting ties with resourceful individuals useful for 'getting ahead':

'I have a working class background, and whilst I am proud of my values and work, it remains that in the type of society we live in the worker has nothing to gain and everything to lose. He (sic) works hard but earns a low wage. His health suffers but medicine is very expensive. He (sic) retires as a broken man (sic) with no money and no energy to do anything. All the resources you have at your disposition get you nowhere!'

Elder man, 63 years old

Discussion

On the basis of the range of data presented herein it is possible to make a number of observations about the nature of social exclusion and the way in which it affects older people. When examining the social roles of older persons in the sample, it results that informal relationships with family, friends, and neighbours are the most important assets for thwarting social exclusion and leading towards social inclusion. Whilst it is true that the majority of older persons maintained varied and active relationships with members of their social networks, a significant sector appears prone to exclusion from social relationships. As in other studies (e.g. Walker et al., 2006), the causes or drivers of social exclusion in later life fell into four essential categories – namely; (a) age-related characteristics such as the drop in income associated with retirement, declining health and mobility in later life and the loss of relatives and friends; (b) cumulative disadvantages such as the impact of inequalities in educational opportunities and attainment; (c) community characteristics which mean that older people within certain communities may be more vulnerable than younger people, and (d), age-based discrimination which, directly or indirectly, prevents older people from gaining access to a wide range of activities, services and products. Following the influential studies on social exclusion in later life by Thomas Scharf and colleagues (Scharf et al., 2001, 2002; Scharf & Smith, 2003; Phillips & Scharf, 2004), research supported a number of important issues for policy and practice:

First, it is important to emphasise the importance of informal social relationships in older persons' lives, and the need for civil society to develop policies that can facilitate and sustain such relationships. In this respect, it is necessary to consider the physical and psychological barriers that inhibit the maintenance and development of highly valued low-level social interactions such as being able to chat to people in the street, or visit them in their homes. >

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Second, in relation to integration within formal spheres of community life, participation in civic activities can often be of great personal benefit for retired people and older people. Community engagement not only represents a route by which individuals can remain valued and effective, but also has been shown to rebound on older people's mental and physical health. Most older persons in the Northern and Harbour regions displayed a sparse commitment to public involvement to the extent that few of the respondents surveyed participated in any type of formal organisations, and only a significant minority engaged in any civic activities.

Finally, this research highlights the enduring importance to older people in deprived areas of such basic services as local post offices, chemists, and perhaps most importantly of all, public transport. It is important that public policy recognises the need to maintain access to a good service infrastructure especially in deprived urban neighbourhoods. It is well-documented that such areas are especially vulnerable to the withdrawal of both public and commercial services. Indeed, older people who are already disadvantaged in terms of poverty or ill health are disproportionately affected by the loss of services such as local post office or shops. Reflecting the remaining challenges outlined above and the lessons from research and practice a strategy to combat social exclusion in old age should consist of two main elements (Walker et al., 2004): First, targeted action to tackle poverty and social exclusion among current cohorts of older people and, secondly, a long term programme of preventative action to ensure that future cohorts do not experience social exclusion in old age. Such action is best to include the following strategies: Combating poverty and social exclusion in old age. Despite the significant progress made by Government in reducing poverty and deprivation among older people there is a persistent minority living in extreme poverty and experiencing multiple forms of exclusion. Preventing Disadvantage and Social Exclusion. If the intention of policy makers is to prevent social exclusion among future cohorts then a new long-term perspective is required to prevent the accumulation of disadvantage over the life course. Clearly both policy orientations will be required for the foreseeable future and therefore it is a shift in emphasis that is being envisaged not a major reconstruction job.

Conclusion

This paper has investigated the way that social exclusion arises in later life. Research findings in this study emphasised the complex and multi-dimensional character of social exclusion in relation to later life. In seeking to distinguish between the different types of social exclusion, attention has focused on upon seven key dimensions: social relationships, cultural and leisure activities, civic activities, basic services, neighbourhood, financial products, and material goods. Findings from the structured and semi-structured interviews found that there is a clear interconnection between these dimensions of social exclusion. It was also demonstrated that older persons in Malta face and experience a number of multiple risks of exclusion. The sequential quantitative-qualitative data on social exclusion establishes that as much as 77 percent of older persons living in the Northern and Southern harbour Regions can be classed as excluded to at least one aspect of their social lives. For almost three-fifths, the exclusion on one dimension was compounded by vulnerability to additional types of exclusion. The risk of being affected by multiple forms of exclusion was greatest for the oldest age cohorts (aged 80 plus), older men, those living alone, and older persons with working-class backgrounds, limited educational resources, and high levels of physical dependency. What is most significant in this research is that throughout the interviews it became clear that the older persons interviewed felt the consequences of their social exclusion - in social, cultural, financial, and geographical terms - and understood their 'exclusion' as something 'done to them' by 'others' not just now in the present but throughout their life history. This provides strong evidence to the perception that social exclusion is not an outcome but a process. This was apparent in the ways that older persons felt 'let down', 'ignored' and sometimes demeaned by the status quo - whether they be government, church or community authorities.

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