



Studies in Social Wellbeing

An Open Access Journal

Volume 2 Issue 1, 2023

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L-Università ta' Malta
Faculty for Social Wellbeing

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Faculty for Social Wellbeing, University of Malta.

Studies in Social Wellbeing

About the Journal

Studies in Social Wellbeing (SSW) is an online, peer-reviewed, open access journal with an international focus on topics related to wellbeing from a social perspective. We look for contributions that engage with research that promotes wellbeing, inclusion, equity and equality. Contributions are welcome from scholars carrying out research in a broad range of areas related to wellbeing, including but not limited to counselling, criminology, disability studies, family studies, gender studies, gerontology, psychology, sociology, public health, social policy and social work, and youth and community studies. Our journal aims to promote original research which crosses disciplinary boundaries in an effort to stimulate knowledge-sharing in areas related to social wellbeing. The journal aims to have a broad scope, covering research from a wide range of academic disciplines, whilst also encouraging research papers with a niche focus on wellbeing. We encourage contributions from practitioners presenting their research or reflecting on their practice, as well as from post-graduate students. Co-authored interdisciplinary research articles are particularly welcome. The journal does not adhere to any single type of methodology; inviting qualitative and quantitative research studies that draw on various psycho-social approaches and philosophical orientations. The journal is owned and managed by the Faculty for Social Wellbeing, University of Malta. It only publishes manuscripts in English. The journal publishes one issue annually.

Peer Review Process

Manuscripts submitted to *Studies in Social Wellbeing* are subject to a rigorous process of peer review by at least two reviewers with a relevant academic background and expertise.

Open Access Policy

This journal provides immediate open access to its content on the principle that making research freely available to the public supports a greater global exchange of knowledge.



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Editorial

Maureen Cole

Editor-in-chief

The extensive social changes taking place globally have provoked an increased interest in and valuing of scholarship relating to social wellbeing. It is in this context that we are happy to publish the second issue of *Studies in Social Wellbeing (SiSW)*.

The challenges of climate change, the developments in artificial intelligence, international conflicts, and the post-COVID-19 context call for more research and scholarship about how these are impacting social wellbeing. In relation to the impact of climate change, Beltrán et al. (2016) argue that environmental justice is clearly a social justice issue and that there is evidence that oppressed peoples and the more marginalised people in society are the ones who bear the brunt of the impacts on the physical and natural environment which are the result of human activity.

It is in this global context that we would like the journal to continue to draw readers who have a very broad range of interests. The papers in this edition are once again reflective of the journal's broad scope.

In an interesting article entitled **Usury: A Normalised Phenomenon?** Dr Mary Grace Vella and Dr Yana Mintoff draw on empirical research with key stakeholders in the field to explore the causes and impact of usury on wellbeing (pp.7-19). Acknowledging the neo-liberal backdrop they note that usury is nonetheless considered an economic crime.

They call for more attention to usury in terms of policy development and evidence-based practice. Their research, which was carried out in Malta, indicates that both structural and personal factors might lead a person to usury. They then articulate the broad-ranging negative impacts of usury on the victim's life and wellbeing.

Professors Andrew Azzopardi, Marilyn Clark, Marvin Formosa and Dr Claudia Psaila share **Intersectional reflections on the Impact of COVID-19 across the life course** (pp. 20-32). Although the head of the World Health Organization (WHO) declared the end of COVID-19 as a public health emergency in May 2023, he emphasised that this did not mean that "the disease was no longer a global threat" (WHO, 2023, para.1) This statement highlights the continued relevance of such contributions. The authors trace the development of the COVID-19 pandemic in Malta and the related climate of fear and uncertainty which prevailed during this process. Their reflections focus on how the COVID-19 pandemic affected people differently depending on their social position and stage during their life course. The authors highlight how some groups were made more voiceless during this process. In conclusion, they pose a number of questions about the prospected return to 'normality' post COVID-19.

This issue, as did the previous one, features a stimulating interview with Professor

Sherrie Tucker a professor of American Studies at the University of Kansas entitled **Pauline Oliveros' Adaptive Use Musical Instrument** (pp.33-35). Professor Tucker highlights the influence of Pauline Oliveros' (1932-2016) work. Oliveros was one of electronic music's most important early figures. Her pioneering work communicated the message that "sound and its effects are powerful equalisers". Professor Tucker was interviewed by Professor Ruth Falzon, a member of the editorial board of the journal.

For the first time we are happy to be including a book review. The book is an edited publication that explores the challenges faced by young people in forming a family across Europe. The book, published in 2022, is entitled "**Disadvantages in Starting a Family Across Europe. Family Formation Among Youth in Europe: Coping With Socio-Economic Disadvantages**" (pp.36-40) and is edited by Emirhaizovic Mirza, Tali Heiman, Marton Medgyesi, Catarina Pinheiro Mota, Smiljka Tomanovic, and Sue Vella. The book is reviewed by Ms Selma Alispahić of the Department of Sociology, University of Sarajevo.

I would like to thank all the contributors to this issue, the members of the Editorial Board and the reviewers. Your contributions are very much appreciated. Special thanks are also due to Dr Pat Bonello and Professor Jeannie Wright who have stepped down from the Editorial Board. I would also like to acknowledge the support of the former Assistant Editor, Ms Jamie Bonnici and the current Assistant Editor, Ms Maria Giulia Borg.

The Editorial Board in agreement with the authors has removed the article "Risk and Protective Factors in Violent Youth Crime" from Volume 1 Issue 1, 2021 of *Studies in Social Wellbeing (SiSW)*.

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Usury: Causes and Impact on Wellbeing

Mary Grace Vella¹, Yana Mintoff²

Abstract

As neo-liberalism became the accepted way of life, profit on interest has lost its negative and unethical connotations and has become a social norm. Usury however is considered an economic crime since the lender is not an authorised financial institution and is charging in excess of the interest rate restrictions of 8% established under Maltese Civil and Criminal Law. Despite its criminalisation, usury remains a widespread though hidden phenomenon within the Maltese Islands. Usury flourishes in corrupt settings driven by extortion, fear and violence. Yet, it is not considered a vital issue in terms of policy development and evidence-based practice.

The research shows that there are various factors which may lead one to turn to usury, varying from structural factors to personal circumstances. Moreover, usury has a wide-ranging negative impact on all spheres of the victim's life, financially, socially, psychologically and emotionally. Usury is indeed a vicious cycle which perpetuates itself on both the macro-community as well as on the personal level, leading to ever-increasing traps of over-indebtedness.

Soundly based on qualitative research with stakeholders involved in the field, this exposition aims to raise awareness of the causes of usury and the impact that it has on both personal and social wellbeing, whilst setting forth vital policy recommendations.

Keywords: usury, wellbeing, neo-liberalism, social cohesion

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Usury: A Normalised Phenomenon?

Historically, a loan was considered usurious if it incurred any charge, however “in more recent times, it has been interpreted as interest above the legal or socially acceptable rate” (Visser & McIntosh, 1998, p.175) leading to an ‘excessive’ charge of interest. Despite this seemingly straightforward definition, usury remains a contested concept, with varying definitions across time and context (Mews & Abraham, 2007). The debate revolves around what is an acceptable interest rate or what body can legally lend money. The fact that usury is defined and interpreted differently across different fields further contributes to this controversy. The working definition of usury adopted for this paper is based on the provisions established under Articles 1852(1) and 986(2) of the Civil Code of the Laws of Malta (1870) and Section 298C of the Criminal Code (1854) which decree that charging interest in excess of 8% is illegal. This article also specifies the maximum penalty imposed for such an offence, ranging from a term of imprisonment not exceeding eighteen months and to the payment of a fine ranging from two thousand and three hundred and twenty-nine euro and thirty-seven cents (€2,329.37) to thirty-four thousand and nine hundred and forty euro and sixty cents (€34,940.60).

For over five thousand years, money lending at high interest rates was prevalent (Graeber, 2014) despite being controversial. Through the ages, various philosophers, political scientists and religious leaders including Aristotle, St Thomas Aquinas, the Prophet Muhammed to Adam Smith and Karl Marx condemned usury. These denunciations focus on a range of issues from social justice, work ethic, economic instability, environmental damage to inequalities. Moreover, usury “has been repeatedly condemned, prohibited, scorned and restricted, mainly on moral, ethical, religious and legal grounds” (Visser & McIntosh, 1998, p.175).

Despite the denunciation of usury and the institution since early times of laws and regulations against the charging of excessive interest rates (Blitz & Long, 1965), in contemporary society, we have become

accustomed to loans (Lee, 2016) and borrowing money is normal in contemporary societies. Banks promote and advertise loans to different categories of people at various rates of interest for various purposes, ranging from car and home loans to education and business investments. Akin to usury, some legal predatory lending practices, such as payday loans are characterised by high interest rates and short-term maturities, often addressed at vulnerable populations (Bertrand & Morse, 2011; Morse, 2011; Stagman, 2007). This reflects and supports both a culture of entrepreneurship as well as a culture of immediate gratification and consumerism. Nevertheless, a major cause of indebtedness stems from the earning of low wages as prices of basic goods rise: housing, food, utilities, and other necessities, as well as financial and material disadvantages arising from personal vulnerabilities. A person in such a situation who is denied a bank loan, due to “very poor credit worthiness” (Leong et al., 2021, p.3) may have no alternative but to seek a moneylender. Indeed, “the pressure on the borrower to obtain a loan often means he cannot quibble over terms” (Kaplan & Matteis, 1968, p.239), effectively landing oneself in a usurious ‘debt trapping’ – “a predatory practice that consists in renewing short-term loans again and again in order to maximise fee income” (Mayer, 2012, p.838).

This current study is carried out in the acknowledgement that “usury may not be the root of all evil but it must be addressed seriously, since it is not given the attention it needs” (Social worker). Indeed, despite the relevance of usury “historically and worldwide, in the literature there is neither a quantification of the welfare effects and effectiveness of such interventions in this market, nor a clear understanding of the main incentives that drive borrowers and lenders” (Leong et al., 2021, p.1). Thus, this paper aims to analyse the determinants and effects of this offence and propose measures to alleviate its negative impact on personal and social wellbeing within the local context.

Method

The research takes an evidence-based

approach using qualitative in-depth expert interviewing with a wide range of relevant stakeholders, including the Caritas Foundation for Victims of Usury (FVU), the Central Bank of Malta, the Financial Intelligence Analysis Unit (FIAU), the Malta Financial Services Authority (MFSA), the Office of the Arbiter for Financial Services (OAFS), the Foundation for Social Welfare Services (FSWS), a Community Social Worker, a Parish Priest, The Notarial Council, the Financial Crimes Investigations Department (FCID), the Department of Probation and Parole Services (DPPS), and the Correctional Services Agency (CSA).

The participants of the study, selected through purposive sampling reflect the multi-disciplinary informal institutional framework currently in place to prevent and combat usury and address its various ramifications on wellbeing within the local context, were interviewed in 2018 through the use of semi-structured interviews. The data collated was subsequently coded and thematically analysed to identify common threads and patterns (Braun & Clarke, 2022) on the causes and impact of usury within the context of the legal, administrative and law-enforcement, the financial and economic, and the social and cultural sectors. Ethical considerations regarding informed consent, confidentiality, no harm to participants and data protection issues were given due attention at all stages of the research. The research formed part of a wider study on usury undertaken by the Ministry for the Family, Children's Rights and Social Solidarity as part of a policy development and programme implementation exercise and ethical approval has been granted by the Faculty for Social Wellbeing Research Ethics Committee of the University of Malta.

By adopting a transformative approach to the study of the causes and impact of usury on wellbeing, the research aims to "integrate action and reflection, personal and organizational realities, and theory and practice" (Antunes, 2009, p.303). On this basis, the paper adopts a two-pronged approach, aiming to deepen the analytical and theoretical base of usury studies, whilst translating the evidence emerging from the research into practical policy recommendations.

Prevalence of Usury

Since usury is an illegal activity, its prevalence is difficult to ascertain (Leong et al., 2021) both locally and globally. Due to the dark figure of crime, usury is only partially quantifiable (Eurispes, 2010) and official data is just the tip of the iceberg (Vella & Mintoff, 2022a). By virtue of the law criminalising usury, the police have been empowered to prosecute alleged loan sharks but prosecution is sporadic, translating into an average of around 3 cases per annum (Vella & Mintoff, 2022a), and conviction rates are even lower. Data collated by FSWS and Caritas present a significantly higher incidence of usury. FSWS received 146 calls for help in regard to usury on the 179 helpline from 2003 to 2017, an average of 11 a year, while the sole service provider for people caught in the usury trap, the Caritas FVU tackles around 100 to 120 cases a year.

The stakeholders interviewed for the purpose of the study all confirm the difficulty of estimating the real extent of usury and stress that existing data grossly underestimates the problem. Only a few cases are officially reported to the FCID and even fewer are considered and decided in court. Victims of usury tend to report threats and harassment at local police stations, without mentioning the underlying cause. However, all stakeholders interviewed maintain that the practice of usury is widespread and that its prevalence is on the rise. It was also noted that, in recent years "there has been a sudden rise in usury" (Social worker).

Malta and Gozo seem to be governed by around six big regional lenders who by acting as a cartel, limit competition and increase domination (Leong et al., 2021). However, at the community level small money lenders are also active. Indeed, "debt is a reality that people who live in that village have to live with...if a shop did not sell with debt they might as well close, because no one will come and buy from them" (Grima, 2011, p.36).

While the estimation of the prevalence of illegal money lending is important, such data tends to overlook the real impact of usury in both qualitative and quantitative terms. Victims

of usury abound as the repercussions of usury extend beyond the individual borrower to members of their family and community. In addition, the impacts of usury go beyond the economic and financial dimensions as they traverse the socio-cultural spheres, on both the macro and micro level.

Trends and Interest Rates

The local context exhibits wide variation in the amount of money lent and the rate of interest charged – “not just big loans at high interest rates but a whole range of money lending” (Social worker). Indeed, from the interview carried out it was established that rates vary from slightly higher than 8% per annum in the case of small village lenders to exorbitant rates of over 1,000%. Again, interest rate terms vary greatly. Most are calculated on a monthly or weekly basis, whilst annual interest rates are infrequent. Payment generally has to be made by a specific date or else extortionate measures may be taken. Based on the analysis of data emerging from the interviews, three main categories of informal loans were identified: those characterised by bona fide loans at no interest rate; lending at around 10% a year; and higher rates of interest up to 1,200% yearly.

As stated by Caritas FVU, “today the big debts are the problem together with the high interest rates, that vary between 50 and 100% a month”. In such cases, the default of the expected payment results in a gross and disproportionate increase in the sum owed, such that a small amount of money is translated into an exorbitant sum over a very short period of time.

Another usurious measure entails that of demanding the repayment of the full amount lent at one go such that partial repayments do not decrease the capital amount and instead lead to added charges. As stated by Caritas FVU, “typically a loan is made for say €1,000 plus 50%, so straight away this loan becomes €1,500 that has to be repaid in three payments of €500 a month. When the borrower fails to repay, the interest is raised”.

Various measures are used to conceal transactions such that the “usurious character

of loan shark contracts is almost invariably concealed” (Kelly, 1941, p. 91). While loan conditions are often agreed upon verbally, agreements are increasingly being formalised through ‘legal’ notarial deeds and organised through a complex and sophisticated mechanism of debt collection (Dalli, 2005).

As per Subsidiary Legislation 373.01 ‘Prevention of Money Laundering and Funding of Terrorism Regulations’ (2017), notaries are bound by due diligence, however, “the authenticity of the [usurious] agreement is seldom checked” and while “you cannot trust the contract” (FCID), it is generally given greater credibility over verbal testimony in court.

Vicious Cycle of Usury: Causative Factors

Usury is a vicious cycle. It leads to entrapment on both the individual micro-level as well as on a macro-societal level. As with other vicious cycles, it is very difficult to escape. Without proper support and intervention, it simply compounds into an ever-increasing web of entrapment.

A wide spectrum of society is affected by usury, and victims come from all strata. Caritas FVU identifies the following main vulnerable groups, i) low wage earners and people on low incomes, ii) the middle class faced with an unexpected challenge such as a serious illness, iii) business operators, especially small businesses, iv) people with addictive behaviours such as drug addicts and gamblers.

It is very easy for an individual to become entrapped in the vicious cycle of usury. One may be in dire need of cash for various reasons but due to various circumstances may be considered ineligible for a formal bank loan. Indeed, before going to a loan shark, many borrowers first try to get a loan through formal channels (Guiso, 1995; Scaglione, 2014). FSWS gave a tangible explanation of the snowball effect:

Many people cannot afford basics and cannot get a bank loan. Financial problems lead to housing problems and family strife. It is a lifestyle need. When you are in poverty, you have more yearning and you are more likely to

pin your hopes on a gamble.

The stakeholders interviewed for the purpose of the study highlighted that lacking financial and social resources, the person is often left with no other option but to try to access a usurious loan through informal means by turning to a local lender. In the likelihood that this loan is not repaid by the stipulated time, exorbitant interest rates are incurred, often accompanied by verbal and physical threats from the loan shark. To attempt to repay the original loan, which may have now reached an impossible amount, the borrower often turns to another loan shark and ends up in no time with more rapacious loans which cannot be repaid and thus become all the more entrapped financially, socially and psychologically in the vicious cycle of usury.

The cycle of usury also impinges upon the entire community. As with any other illicit transaction, usury is subject to the law of supply and demand. In view of an increased demand for loans, the market aims to correct itself through the proliferation of greater opportunities for usurious loans. Opportunities for usury increase as the supply of undeclared cash flowing in the market increases. An increase in demand also increases the power of loan sharks to tighten the nature of loan repayments, thus the financial and social capital of the loan sharks increases, whilst the borrowers' means are seriously reduced. This corrupt cycle sustains the growth of usury in the hidden economy to the detriment of the victims and that of legitimate enterprises.

The cycle of usury has widened due to several emergent trends including increased inequalities and inflation with consequent difficulties in covering basic needs, greater importance accorded to conspicuous consumption, immediate gratification and rising aspirations, increased gambling and drug opportunities and the consequent need for immediate funds (Vella & Mintoff, 2022b). Moreover, "the decline in Maltese frugal values, close families and supportive communities have led to more exposure to usury" (Social worker). In addition, the supply of ready cash has increased on the hidden market due to the rise in the nexus of crime and in the wealth of

the upper classes.

Vicious Cycle of Usury: Impact and Effects

Usury is widespread and ingrained within the local culture, with significant negative impact not only for those directly affected but also in terms of its wider effects on society. Indeed, usury has multiple consequences both on the personal level in terms of material and psychological wellbeing, as well as on a community level due to its negative repercussions on the economy, increased poverty and criminality, and the erosion of social solidarity and cohesion. Thus, "as the root causes of usury are various, ranging from macro-economic and structural dynamics to personal circumstances and vulnerabilities, the negative impact of usury is wide-ranging, traversing financial, social, psychological, and emotional aspects, both on the micro and macro level" (Vella & Mintoff, 2022b, p.8).

Usury deepens inequalities as the usurer benefits from high returns on cash that require no effort, while the victim is impoverished by the ever-rising debts and overwhelmed by threats that result in a vicious downward spiral. Some victims of usury end up committing crimes such as fraud and theft and may even be so desperate as to resort to murder or suicide.

A socio-demographic feature of usury is its intergenerational transmission, both amongst lenders and borrowers. The findings of the study highlight that in the Maltese Islands, big loan sharking is seen as a family business and when the head dies or is removed, another family member tends to take over the leadership. In contrast, some people who are raised in poverty and who have multiple debts, may inherit the habit of borrowing, even sums of money that are not repayable.

The following sections shall address the diverse impacts of usury ranging from the economic, political, and criminal to social, emotional and familial on the personal and community levels as emerging from the study.

The Community: Impact and Effects

Economic Instability

Usury is ingrained in the black-market economy. In parallel, high-interest lending has become normalised as the power of finance capital grows (Vella & Mintoff, 2022b). Amongst the negative impacts of usury are the strengthening of the hidden economy and the consequent weakening of productive investments and the reduction of public funding due to tax avoidance. Debt servitude, arising from the peonage system of usury with its proliferation of corrupt, criminal practices, ultimately leads to greater economic instability and unsustainability. The community progresses from productive work, but users make profits by doing no productive work at all, “without being subject to taxation and other regulatory frameworks, while reaping benefits which could go to those who are truly in need. Thus, they are in multiple ways, parasites on the system” (Vella & Mintoff, 2022b, p.9).

“Usury on a large scale can generate large sums of money” (Dalli, 2005, p.i). For example, the gross revenue of the usury market in Italy between 2011-2012 was estimated at 15-18 billion (Scaglione, 2014). Thus, it also leads to great instability in the financial and social sectors. Usury is an important destabiliser of the socio-economic fabric, and “unsavory predatory lending is of real social concern” (Central Bank of Malta). The social and economic instability and the increasing debt pyramid most severely impact the poor and working classes and the smaller businesses. As a result, “usury threatens the integrity of the country’s financial system, and the stability of the economy, apart from eroding social cohesion” (FIAU).

Social Solidarity and Cohesion

The study infers that accumulation of cash in criminal hands through usury can be used to undermine democracy through the bribing and corruption of political, judicial and law enforcement officials. The repercussions of these illicit transactions are manifold, ranging from increased socio-political power for the loan shark, less representation of the people’s best interests, to decreased equal opportunities and social mobility. In this way, the negative

impact of usury is both material and moral, as personal and societal values are eroded.

As loan sharks build their success on the misery of borrowers, they enrich their own pockets at the expense of poor and desperate people by meeting their immediate need for cash. The snowball effect on a victim is usually traumatic, as the reality of impossible repayment and of daily uncertainty and harassment gets overwhelming.

A common pattern that emerges from the interviews is that usury contributes to familial stress and deprivation, relationship breakdowns, resorting to desperate measures, and the pursuance of additional loans, often from other loan sharks to try to repay the original. The latter domino effect is widespread and devastating to the borrower as they try to keep up with multiple repayments.

The increasing inequalities and their consequent negative effects lead to social isolation and community fragmentation, where the problem is exacerbated when the victims are too frightened to ask for help and protection, or they simply cannot accept the reality of their downfall and try to keep up appearances, sometimes even to their own families. As stated by an official of the CSA, usury “affected the whole family - his wife, children and even the grandparents. There was a total lack of trust – financial and emotional”.

Trust is also a significant issue in the relationship between the borrower and lender. The seemingly trusting relationship between the victim and the loan shark which can be mistaken as a form of social solidarity, is in fact built on power imbalance and exploitation. In fact, the overt aggression of the loan shark who enjoys stronger networks and immunity from the law threatens social solidarity and cohesion.

Criminality

In and of itself, usury is a criminal activity, arising from the demand of a higher interest rate than that established by law. However, usury has a much wider impact in sustaining other forms of criminality (Vella & Mintoff, 2022a), leading to the proliferation of both white and blue-collar crime. It indeed acts

as a “ground between common and organised crime, marking the transition and the intertwining of legality and illegality” (Eurispes, 1997, p.i).

Through its extensive generation of profits, loan sharking has “become a major source of revenue for the underworld” (Kaplan & Matteis, 1968, p. 239). Profits from illegal gambling, drug sales and prostitution are easily channelled into usurious loans and the large revenues from this criminal nexus are then laundered through financial channels, particularly through cryptocurrency systems (Masciandaro & Barone, 2018) and property market investments, a technique used worldwide by the mafia “to disguise the illegal source of such income” (Grima, 2011, p.17). Thus, criminal syndicates expand and strengthen their socio-economic and political power (Dalli, 2005).

Usury also leads to increased incidences of overt violence – “lenders use harassment methods with different degrees of harshness, to ensure borrowers repay” (Leong et al., 2021, p.17). Violence and threats of violence to the borrower and loved ones are very common occurrences and are the modus operandi of loan sharks to extort interest from their victims. Caritas FVU asserted that:

Threats of violence are common. Many victims who cannot repay their loans are told that their cars will be incinerated, or men turn up at the front door with revolvers bulging out of their back pockets. This is one of the reasons/problems that hold people from reporting the case – threats inflicting fear.

In turn, the physical and psychological strain on the victims leads them to such despair that some resort to violence and crime themselves to escape from this desperate situation. “Time is crucial. If one comes even 30 minutes late to pay, he is requested to pay more” (Caritas FVU). Resorting to the police is out of the question because the victim fears the repercussions of revealing the identity of the loan shark. Because “the victims are being threatened due to failure to repay... they will not come to court through fear, and pretend they forgot when giving witness” (FCID). Often, “borrowers prefer to carry on fending for

themselves than to speak about their situation and request help” (Social Worker). This often results in the victim taking one loan after another. The resulting financial, emotional and familial strain can lead to serious mental ill-health and sometimes suicide.

As a result of their desperate situation, victims of usury may engage in criminal activities, resort to theft, burglary, misappropriation and fraud or engage in other forms of illegal activity such as drug trafficking and gambling. Others resort to pimping while “most of the female borrowers prostitute themselves with the lender so as to downsize their debt” (Caritas FVU).

Numerous crimes linked to usury have been reported, including bodily harm, car bombs and attempted homicide, which are sometimes driven by the desperation of borrowers “because their lives are made into hells” (Parish Priest). In a number of cases, victims even “resort to the most serious form of violence - killing. They have been known to kill - for instance Is-Sufu (Azzopardi) and I-Bona (Borg)” (Caritas FVU). These two high-profile cases, ‘Republic of Malta vs Melchior Spiteri’ (decided by the Criminal Court on 9th December 2003 and the Court of Criminal Appeal on 28th February 2008) and ‘Republic of Malta vs Allan Galea’ (decided by the Criminal Court on 16th December 2015 and by the Court of Criminal Appeal on 14th June 2018) attracted significant media and public attention on the issue of usury and also shed light on the deep-seated causes of usury and its wide ramifications on both the personal and community level.

Usury is thus a crime that feeds off the profits of organised crime, perpetuates criminal activities through harassment, and increases the likelihood that victims will resort to desperate crimes with the result that “when the authorities fail to deal with crime, the ordinary citizen will eventually take the law into his own hands” (When Crime does Pay, 2013, para. 6).

The Personal: Impact and Effects

The impact and consequences of usury on the personal level are various and often lead to compounding negative effects not only

on the financial state but also on one's psychosocial resilience.

The most obvious and quantifiable impact of usury is its pressures on the borrower's finances. The big debts incurred often lead the person and one's family into poverty, at times barely having sufficient money for daily expenses. Caritas FVU stated that "the victim becomes desperate and will do anything to get extra money". As a result, "very often women who cannot make ends meet resort to prostitution to try to repay their debts and it is usually coupled with drug addiction" (Social Worker). The person may have recourse to further debts with other loan sharks to repay the original loan, and even turn to gambling with the hope of winning or engaging in crime and other illicit activities. Borrowers are even coerced by loan sharks to collaborate in illegal activities such as armed robbery (Dalli, 2005).

Fear and threats imposed by the loan shark combined with financial pressures and strain lead to significant impact on the psychological health of the victims and their family members; "Usury definitely has a psychological impact on the person as it causes a lot of stress for the person and forces the victim to feel helpless" (DPPS). It is often the case that those indebted "lie and steal from their family and friends" such that usury becomes "a family destroyer" (Grima, 2011, pp. 34-35).

Usury poses a significant impact on psychological health and wellbeing. The research shows that, "in most cases, usury precipitated mental health issues" (FSWS) for the borrower, "their brain seems to shut down, they enter a state of self-denial" (Caritas FVU). This psychological distress may be so severe as to lead the person to require refuge in a mental health institution, flee the country or commit suicide (Dalli, 2005; Grima, 2011). Indeed, "their fear and complex problems often lead to unexpected consequences...the victim feels helpless, doesn't know what to do and often cannot retain a job. You end up living your life always paying debts" (Social Worker). In some cases, "people living on social services give the power of attorney to their

usurer to be able to cash the monthly cheque in their place. Then, when the victim needs money to live, he goes to the usurer and borrows again" (Grima, 2011, p.41). The situation further escalates when the victim is faced with 'thugs', debt collectors, sent to 'remind' the victim, friends and family that the money owed has not yet been paid back.

As observed from the above discussion, usury has a wide-ranging impact on both the individual and community levels. As communities are the sum of individual people, these repercussions are not mutually exclusive but mutually reinforcing. Thus, the more financial and psychological strain on the individual, the greater the impact on a societal and community level in terms of poverty, repercussions on the formal economy and increase in both organised crime and street crime, intensifying instability, social injustice, and inequality.

This is detrimental to society as a whole because the increased inequality that develops through usurious relationships leads to greater poverty, crime and psychological ill health that hinders personal and social wellbeing. The more usury becomes ingrained in the black-market economy, the more it undermines productive investment and impedes economic and social progress leading to less engagement in formal employment, loss of government revenue and in turn loss of social wellbeing.

Policy Implications

"Usury needs to be attacked at its roots" (FSWS). Yet, one of the main challenges in addressing usury is the conspiracy of silence regarding its widespread practice and the lack of awareness and informed debate at every level of society. The problem is often, however, masked by other more evident, tangible psychosocial consequences such as subsequent economic hardships, family and relationship breakdowns, psychological difficulties, and chaotic lifestyles. Given that within the local context, usury remains a hidden, yet also an accepted and denied phenomenon, with its collateral damage often addressed as the 'real' problem, "we need to define what we understand by usury. We need

to define the problem” (CSA).

The multi-dimensional nature of usury demands multi-sectorial action in various fields on both the structural and personal level. Apart from addressing the demand and supply of usury, such policy measures aim at prevention, timely intervention, and reducing harm in both the short and long-term.

The research substantiates the view that in Malta, individuals who end up victims of usurious moneylending, fall under two main categories, those who are in desperate need of money due to situations of 'emergency or necessity' and those who need the cash as a result of engagement in addictive or illicit activities such as gambling (Khamis et al., 2012). In the recognition that “usury is part of a wider reality of poverty” (FSWS), addressing usury thus demands action at the macro-economic level by ensuring an adequate living income for all. It necessitates undertaking due legal and administrative reform to deter and adequately penalise the offence of usury as well as to further monitor and regulate due diligence processes. It also demands better regulation of misanthropic conduct and industries, such as gambling, by establishing greater control on the opening and operation of betting shops, lotteries and online gambling entities, as well as by addressing deficiencies in self-banning regulations from gaming institutions and fixing a lower ceiling on the Lotto Maltco Super 5 Jackpot. Indeed, gambling was noted to be a primary factor in the uptake of usurious loans in Malta (Leong et al., 2021; Soudijn & Zhang, 2013).

Therefore, apart from macro-economic and law enforcement and legislative measures, usury needs also to be addressed through “removing borrowers from the market, either through offering formal market alternatives, rehabilitation or education programs” (Leong et al., 2021, p.37). Given the specific emphasis of the paper on wellbeing, the following recommendations will focus on socio-cultural measures which lead to improved awareness raising and social welfare service provision in the area.

Social Welfare Services

There are very limited specialised services on usury in Malta. Indeed, the Caritas FVU is the sole service provider in the area, receiving referrals from other social welfare service providers. Founded in October 2000 with the aim of providing advisory and assistive intervention for people who are victims of usury, the Caritas FVU also acts as an advocacy group with the aim of creating awareness and promoting legal and policy changes on the issue. FVU's processes which “have been tailored over time in an evolutionary way” entail various levels of interventions – “We listen to the victims' stories and assess what we may be able to do to help, then we try to liaise with the loan sharks asking them to flatten their interest rates to 8% a year, the highest interest rate permissible by law” (Caritas FVU).

Through the service, which is run by a small number of professional people investing their time on a voluntary basis, is highly effective and efficient, it does not fully meet the demand for support services. This occurs because, despite the fact that due to a number of factors, ranging from fear, lack of knowledge and unrealistic expectations on the nature of services provided, a sense of fatalism, shame and lack of trust, usury victims find it difficult to resort to assistance services. Indeed, as stated by Caritas FVU:

A major problem is that most victims approach the service when their problems are huge, when they are under too much pressure, when it is already late. Borrowers are very reluctant to come into contact with Caritas as they fear that the loan shark would know by for example following them and watching them entering the building.

Apart from pride and fear, another issue which hinders victims of usury from coming forward includes the sense of gratitude that victims generally feel towards the loaner, feeling they are obliged to “honour and respect him” (Grima, 2011, p.40). As time goes by, the victims' gratitude becomes overwhelmed by fear as debts and threats increase.

This low uptake of support services and retention could be partially addressed through awareness raising and dissemination of

information on available services amongst the general population and in particular high-risk groups, but it could also be more effectively and tangibly addressed through the consolidation and expansion of community services. As stated by the interviewed social worker, “community liaising through community outreach and networking is vital”. The extension and consolidation of community liaising and outreach social welfare services should also help to further victims’ networks of support in the community, thus acting as a safety net from further entanglement in the web of usury. It is being recommended that:

- Caritas FVU services be consolidated by increasing human and financial resources to operate on a full-time rather than on a voluntary basis;

- training is offered to social welfare service providers and law enforcement officers to sensitise them to issues of usury and enable them to better deal with the negative financial, social, psychological and emotional consequences of usury;

- outreach community-based services such as those offered by the Agency for Community and Therapeutic Services (ACTS) are consolidated and expanded with the aim of offering preventive and early interventionist services relating to usury;

- the legal services within FSWS be consolidated to enable it to address the legal aspects of usury along with its social repercussions.

Education and Awareness Raising

Bringing the problem of usury to light by raising awareness on the issue should act as an initial preventive and interventive measure. It is envisaged that, as in the case of other awareness campaigns which led to positive progress (such as that sustained on the issue of domestic violence), the public will become more sensitised about the issue and victims empowered to seek help. Indeed, when a publicity campaign on the negative impact of usury was carried out in 2008 by Caritas, this resulted in a significant increase in 179 helpline calls and in the uptake of services.

This awareness campaign could be complemented by the consolidation of educational courses and campaigns on financial literacy. Good practice examples in this regard include the courses *Għaqal id-Dar*, *Hajja Ahjar* run by the Ministry for the Family, Children’s Rights and Social Solidarity to promote sustainable consumption patterns and lifestyles and tackle the intergenerational transmission of poverty and *MyMoneyBox*, an online financial information portal disseminating knowledge on banking, investments and insurance run by the Malta Financial Services Authority. Indeed, “most of the victims are mathematically challenged and do not have good decision making. Borrowers get stuck in the moment; they get to see the immediate solution only” (Caritas FVU).

Awareness raising and educational campaigns promoted through the media but also mainstreamed within the educational system, including those in formal, informal and non-formal education, are seen as being pivotal for saving people from “the stress and heartache that usury brings on all those who get involved with it” (Grima, 2011, p.45). It is being recommended that:

- awareness campaigns are run: targeting the general public by highlighting the illegality and the repercussions of usury; tailor-made to particular groups who may be at higher risk of resorting to usury, in the case of victims in order to seek help and support, and in the case of loan sharks to deter them from continuing to engage in such practices.

- educational courses on financial literacy are consolidated: targeting the general public by disseminating the skills required for budgeting and managing resources and averting over-indebtedness; tailor-made to high-risk groups including business persons and entrepreneurs who may resort to usury following difficulties to admit failed businesses and people who due to pressure of conspicuous consumption live beyond their means.

Governance

The success of these policy proposals depends on commitment to tackle and address

usury across all levels of society through a participative governance approach (Fischer, 2012; Fung, 2015; Mohan & Stokke, 2000). The setting up of a participatory anti-usury governance structure based on top-down and grassroots elements, including legal and administrative services, and community action and public involvement, would ensure that the problem of usury and commitment towards its rectification is owned by all.

Such a participatory framework could be secured by establishing a specific autonomous body represented by various actors from diverse fields of activity. It is being proposed that:

- a national Anti-Usury Team (made up of a broad representation of stakeholders and supported by all Government Ministries) is set up to: i) research and monitor trends in usury; ii) propose policy initiatives to address usury; and iii) develop a holistic National Anti-Usury Strategy.

Conclusion

This research offers insights into the complex nature and challenges posed by usury within the local context. It has shown that usury is a persistent and growing issue of concern that demands greater policy attention, in terms of awareness-raising and education, service provision and intervention, as well as regulation and enforcement. Sustained research is needed in order to enable more evidence-based practice in the area, as well as the immediate establishment of a solid governance structure to ensure greater coordination and effectiveness of policy measures.

As yet, usury is a problem that remains hidden, accepted or denied. This study has been undertaken in the ultimate recognition that usury is a social problem and “the state has an obligation to address usury” (OAFS), and promote greater social justice and solidarity. It is thus acknowledged as stated in the Editorial ‘When Crime does Pay’ (2013, para.12) that usury:

is not an issue that can be swept under the carpet indefinitely. What is needed with urgency is therefore the formulation of a national strategy to tackle the problem; and

while there is obviously no magic-wand solution, a number of steps can and should be taken as a matter of urgency.

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Disclaimer

This study was part of a wider ministerial study carried out on the thematic of Usury. The necessary permissions from the Ministry for Social Justice and Solidarity, the Family and Children's Right have been obtained so as to publish data from the study.

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Intersectional reflections on the Impact of COVID-19 across the life course

Andrew Azzopardi¹, Marilyn Clark², Marvin Formosa^{3*}, Claudia Psaila⁴

Abstract

The occurrence and development of COVID-19 was unexpected. During these last two years social distancing and lockdown measures, vaccination programmes, and dealing with virus variants have led to a climate of fear and uncertainty. The first COVID-19 case in Malta was recorded on 7th March 2020. Since then, Malta has experienced four transitions as far as the containment and spread of COVID-19 is concerned and is currently going through a fourth transition characterised by an efficient vaccination programme that has put both the number of COVID cases and COVID-related deaths to record lows. Drawing on presentations during a Faculty for Social Wellbeing seminar in 2022, this paper presents a number of reflections on how the experience of the COVID-19 pandemic was not a homogenous one. The pandemic impacted persons differently depending on their positioning in the life course as well as in the social structure. For instance, being pregnant and giving birth during a pandemic was accompanied by considerable uncertainty. Also, ascertaining that persons with disability and older persons continue to exercise their human rights emerged as a crucial challenge. The pandemic has therefore not been experienced by everyone equally and in the same way, with some age groups and vulnerable groups being rendered increasingly voiceless. Governments are presently endeavouring to jump start the economy and yet there is an embedded feeling that the new 'normal' will be nothing like the past. How will we return to 'normality', if ever, and what are the changes we envisage? These were among the questions that were asked during the annual seminar and that have informed this paper.

Keywords: COVID-19, Malta, women, older persons, youth vulnerable persons, intersectionality

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Introduction

The emergence and spread of COVID-19 has had health, economic, social and educational implications which have impacted different age and social groups to varying extents. This paper emerges from reflections on the annual Faculty for Social Wellbeing seminar which addressed this complex issue. Admittedly, the unrolling of the COVID-19 vaccinations seem to have had a positive impact on people's health and return to normality. However, apart from the fact that there are new variants to contend with, the psychosocial fallout of the pandemic on various groups in society continues to require addressing. People are now adapting to the so called, 'new normal' (Cuschieri, 2021). The evidence shows that people are sliding into 'pandemic fatigue', as societies start to feel a negative economic impact and a general sense of uncertainty. Such studies like the unpublished report on loneliness (Bonnici et al., 2020) and papers by Baruch, Zahara, Cardona and Mellilo (2022) and Grech, Chircop and Azzopardi (2022) show that this phenomenon has hit hard on many fronts. It is therefore important that we reflect on lessons that we may learn from our experience of the pandemic so as to be better equipped to deal with present and future challenges.

The world is thus at a critical post-pandemic juncture. The impact it has had on people's wellbeing, lifestyle and local economies is devastating (Rao, & Fisher, 2021; Wei et al., 2021). The potential collateral damage on quality of life and wellbeing is already evident with research indicating that the mental health of the general population has been negatively impacted by the pandemic. A recent systematic review (Xiong et al., 2020) concluded that most studies report high occurrence of disorders and underscores the importance of prioritising prevention. This is not the same as saying that people do not own the necessary resilience, as each part of the social fabric is making the utmost effort to achieve normality. Individuals, families, non-governmental organisations and private companies alike are demonstrating an ability to work with the unexpectedness and trauma that COVID-19 has brought (Seaborn et al., 2021). This paper considers how people's positioning in the life course as well as the social structure has impacted their experience of the

pandemic in an attempt to take stock of how they might be at a disadvantage. It attempts to address this concern through a descriptive review of the impact of COVID-19 on the life course in a two-pronged manner. On one hand, it brings attention to the intersection between COVID-19 and temporality in the life course. As Elder (2001) succinctly argued, the timing of lives is crucial as to whether an event will have either positive or negative impacts on individuals in a particular cohort. On the other hand, Bourdieu's (1985) sociology of capital informs us that different groups have at their disposal diverse volumes and types of capital to safeguard them from calamities. Indeed, research has shown that the most vulnerable sectors of society - that is, those with the lowest volumes of capital - were the worst affected by the COVID-19 infectious disease (Mena et al., 2021).

COVID-19: The Maltese experience

The first COVID-19 case in Malta was recorded on 7 March 2020. Since then, Malta has experienced four transitions as far as the containment and spread of COVID-19 is concerned. The first transition included a strict 'Asian-style' lockdown. As noted by Baldacchino (2020, p. 322), "the country, one of the world's most densely populated, [became] strangely quiet". Such measures brought much success in containing the COVID-19 virus, as by the end of May 2020 the death rate in Malta for persons infected with COVID-19 was one of the lowest in Europe (Cuschieri, 2021). However, such health assurance was short-lived as the measures were lifted and Malta entered a second transition characterised by a steady increase of infections, from one new case on 1 July 2020 to 510 new cases on 10 March 2021, and almost daily deaths during the previous weeks (Azzopardi & Calleja, 2021). Such a state of affairs ushered Malta into a third transition, as March 2021 witnessed a new set of lockdown measures that ranged from the closing of restaurants and bars to banning all mass events including sports and religious activities (Times of Malta, 2021). At the time of writing, in September 2021, Malta is experiencing a fourth transition that is characterised by an efficient vaccination programme that has put both the number of COVID cases and COVID-related deaths to record lows.

Ongoing research found the lockdown measures to stir widespread anxiety as boredom and dysthymic symptoms interspersed with anxiety and fear of becoming infected with the COVID-19 virus (Cuschieri & Calleja Agius, 2020). In turn, such a combination resulted in a number of unhealthy habits, most especially a heavy use of social media and overeating (P. Grech & R. Grech, 2020). Other research noted how the COVID-19 pandemic worsened the overall quality of life and wellbeing of students in schools (Cefai et al., 2021) and in tertiary education (Bonnici et al., 2020), women (Cuschieri & Grech, 2020) and older persons (Formosa, 2021), whilst also limiting the possibility of vulnerable populations such as front-line workers (Micallef et al., 2020), pregnant women (Caruana-Finkel, 2020), and residents in care facilities for older persons (Formosa, 2021) to exercise their human rights. Finally, the impact of the pandemic on the country's economy can never be overstated as the pandemic impelled the government to issue a range of measures that included increasing welfare benefits, tax referrals, bank guarantees, quarantine leave, housing subsidies, to facilitating teleworking activities amongst others (Grima et al., 2020).

Early years in the life course

Being pregnant and giving birth during a pandemic is likely to foster considerable uncertainty and consequent anxiety. Mollard and Whitmaack (2021) discussed how maternity care practices were altered during COVID-19, especially in the initial months when there was scarce information about the virus and its impact on pregnancy and childbirth. Studies showed that pregnant women experienced increased levels of anxiety and fear during the pandemic (Dashraath et al., 2020; Lebel et al., 2020; Rasmussen et al., 2020). It is well known that stress in the course of pregnancy may heighten the likelihood of interference with the mother-infant relationship, antenatal and postnatal depression, as well as the risk of health issues such as pre-eclampsia (Areskog et al., 1984; Rathbone & Prescott, 2019).

At the early start of the pandemic, women in Malta who did not have a negative swab test were separated from their babies following birth (Vassallo, 2020). Following the publication of a study on pre-term care during the pandemic (Minckas et al., 2021), the World Health

Organization (2021a) provided guidance that even mothers who were positive for COVID-19 should remain with their babies and be allowed to breast-feed. The experience of birthing partners has also been negatively impacted by the restrictions imposed as a result of an upsurge in local COVID-19 cases. In Malta, for instance, partners were allowed to be present for the birth but were then only allowed to visit for only an hour a day (Calleja, 2021).

While children are not a homogenous group and the experience of growing up is contingent on a variety of personal, social and cultural factors, children and young people do share some universal needs that were negatively affected by COVID-19 (Bonnici et al., 2020; Azzopardi & Caruso, 2022) and that might continue to impact them in a post COVID context. The closure of educational institutions has negatively impacted learning and contributed to reduced connection with peers and educators alike. Studies indicate that this adversely affected student wellbeing (Engzell et al., 202; Lee, 2020). Children may also have found themselves increasingly cyberbullied (United Nations Children's Fund, 2020). The research points to increased anxiety and difficulties with mental health (Lee, 2020; Loades et al., 2020; Zhou et al. 2020).

Cefai et al. (2021) examined the wellbeing, mental health and resilience of 11 to 16-year-old children in Malta during the period of school closure in 2020. While almost half of the children studied were found to be 'flourishing', 11% were found to be languishing (Cefai et al., 2021). Older children fared even less well. Small percentages of students felt severely depressed (3%), moderately depressed (13%) extremely anxious (7%) and moderately anxious (8%), with 12% reporting poor resilience. The children identified some positive aspects to their lockdown experience but half claimed that the worst thing about lockdown was that their life was disrupted. They regretted not engaging in social excursions and the lack of contact with their peers. Coping strategies included playing and exercising. Studies have yet to determine the longer-term consequences of these experiences.

Some researchers have alerted that the pandemic may have resulted in an increased risk of abuse and violence for children (Griffiths, 2020;

Wu & Xu 2020), with Abramson (2020) predicting an increase in the risk of the maltreatment of children. During lockdowns and school closures, parents were required to negotiate challenges in work and family life balance. This would have been exacerbated in conditions of economic insecurity. Brooks et al. (2020) found that disagreements between parents and their children increased during the pandemic. At the same time, the decreased contact between social welfare practitioners and families may have contributed to underreporting of child maltreatment. Interventions aimed at child protection may not have been readily available (Merritt & Simmel, 2020; Spaul & Van der Berg, 2020). More recently, Park and Walsh (2022) concluded that the evidence points to increased risk of abuse of minors during COVID-19, with a worrying decrease in referrals to services.

Adolescents and emerging adults are at a critical juncture in their development and the negotiation of transitions during this period has implications for the rest of the lifespan. This period in the lifespan is characterised by a gradual increase in the need of independence from family and a concomitant search for peer support (Santrock, 2019). Bailen (2019) points to an increased sensitivity to stressors. Halldorsdottir et al. (2021) have proposed that fear of contracting COVID-19 as well as social isolation may place adolescents at heightened risk of negatively experiencing the pandemic. They have also examined gender differences and found that in Iceland girls' wellbeing was more negatively impacted. Several studies have also emerged examining the impact of COVID-19 on post-secondary and tertiary education students, analysing the negative consequences of COVID-19 in relation to burn out (Salmela-Aro et al., 2021). The literature points to how age is significant in relation to risk behaviour and substance use in particular. A study in Malta on the fear of COVID 19 and substance use found a significant relationship between fear of COVID-19 and self-reports of an increase in the use of alcohol (Bonnici et al., 2020). This finding is not surprising, in view of the evidence that exposure to stressors as a result of disasters increases the probability of experiencing difficulties with mental health (Goldmann & Galea, 2014). In fact, Bonnici et al.'s (2020) study found that fear of COVID-19

influenced Maltese students at university to harbour negative emotions that resulted in depression, exhaustion, and loneliness. Young women and university students who identified as being religious experienced more fear. Not being on campus may have increased social isolation among students as Jones et al. (2021) systematic review indicated that having social support and positive coping skills, as well as doing quarantine at home and having discussions with one's parents, protected adolescents from poor mental health during COVID-19.

Women and older persons

The pandemic has impacted women more than men when it comes to balancing work from home and childcare responsibilities, including helping children with following school remotely. However, the difficulties do not stop there. In the US, for example, job losses and furloughs were disproportionately experienced by more women than men (Milliken et al., 2020). Furthermore, Thomas et al. (2020) reported that the gains that women made in American workplace politics during the previous decade were being lost as a result of the pandemic. This occurred as more women than men are leaving work or requiring leave of absence from work as a result of child caring responsibilities which, in turn, will negatively impact their career progression, particularly in relation to the possibility of assuming leadership positions (Thomas et al., 2020). Women in this study also reported that their most difficult challenges were in relation to mental health, financial insecurity, the physical and mental health of loved ones, experiencing burnout, and suffering from anxiety over "layoffs or furloughs" (p. 12). Nevertheless, it is noteworthy that these challenges were not experienced by all women in the same way. Other factors, such as disability, ethnicity and sexual orientation, affected the intensity and/or main difficulties experienced by the women. For example, LGBTQ+ women were twice as likely to identify mental health issues as amongst the hardest difficulties resulting from the pandemic.

The majority of persons in the unpaid workforce are women, making up as much as three-quarters of the total number, being responsible for the domestic chores and caring obligations to young and adult children, as well as

frail older relatives (United Nations, 2020). Women in the paid labour market, whether in part- or full-time work, also remain accountable for the largest share of housework, cooking and childcare (Zarrilli & Luomaranta, 2021). The fact that the most devastating impact of COVID-19 was on occupations in the service industries - such as catering, hospitality and retail sales - means that more women than men lost their jobs as health measures negatively impacted air travel and socialisation trends (International Labour Organization, 2021). As COVID-19 pushed back the participation of women in the labour force to how it was in the 1980s, one witnessed an increase in the reported cases of gender-based violence largely due to quarantining, and concentrating women in frontline care jobs such as personal support workers which often do not have paid sick leave and are at risk of contracting COVID-19 at higher rates (Sultana & Ravanera, 2020). Indeed, women's rights organisations advocated a feminist COVID-19 recovery plan premised on eight pillars - namely, understanding the intersectionality of power, addressing root causes of systemic sexism, care work is essential work, investing in good jobs, fighting the shadow pandemic, bolstering small businesses, strengthening infrastructure for recovery, and diverse voices in decisions (McClain & Cahn, 2021).

Moving the lens onto ageing, it is noteworthy that nearly nine out of ten COVID-19 related deaths reported in the wider European region have been among adults aged 65 years and older due to the fact that disaster risk reduction and preparedness plans were far from 'age-friendly and inclusive' (United Nations Economic Commission for Europe, 2020). Indeed, one locates many accounts of inequitable practices in access to social and health care services, with older persons living in long-term care facilities experiencing worse discrimination. In Spain, for instance, the protracted separation between older persons in long-term care and their families arising from the ban on visits caused overwhelming and enduring negative impacts on the cognitive and psychological health of residents in long-term care (Suarez-Gonzalez et al., 2020). The Council of Europe Commissioner for Human Rights (2020) also underlined how the case of older people is representative of the damaging influence of the

COVID-19 pandemic on human rights. While on one hand, the institutional settings in which the minority of older persons live were not conducive to a pandemic situation, those living in the community have also suffered because of the lockdown and social distance measures that served to segregate them from their families, neighbours and friends. The World Health Organization reported at length how chronological age was used to determine physical isolation measures during COVID-19,

For example, in the United Kingdom, adults aged 70 and older were initially instructed to self-isolate for 4 months; in Bosnia and Herzegovina, older adults were not allowed to leave their homes for several weeks during the outbreak; and in Colombia and Serbia, lockdown measures targeted only older adults. Strategies for lifting lockdown measures in many countries also made distinctions by chronological age. For example, in several cities in the United Arab Emirates, people older than 60 years were not allowed to enter shopping malls or restaurants once they reopened following the period of population confinement. Similarly, in the Philippines, people older than 60 years were not allowed to take Metro Manila's four railway systems once these resumed operations with the lifting of community confinement. (World Health Organization, 2021b, p. 24 -25)

Other sectors of older persons, other than those living in long-term care facilities, experienced double jeopardies. For example, older persons with lifelong disabilities and others whose onset of disabilities commenced in later life found themselves completely depleted of both bridging and bonding types of social capital as both informal and formal caregivers were hesitant to visit once the pandemic was declared (Kuper & Shakespeare, 2021). Similar experiences were felt by widowers and widows, older people living in remote geographical areas and others living in small residences and who do not drive a car. Smith and colleagues (2020) described the global response to COVID-19 as a 'social connectivity paradox' to describe the conflicting risk/harm continuum resulting from recommended physical distancing.

To protect themselves, older adults must avoid the people, places, and services they rely on for companionship, support, and resources...While it is encouraging that older adults have followed recommendations to limit human contact to avoid COVID-19 exposure, these altered and truncated interaction patterns greatly diminish social connectedness and increase older adults' risk for social isolation.

(Smith et al., 2020, p. 3)

One final category that are especially vulnerable to the negative impacts of COVID-19 include people living with dementia. Canevelli et al. (2020) found that once suffering from COVID-19 such persons are more likely to experience severe virus-related outcomes, including death, and worsening psychiatric symptoms and severe behavioural disturbances as a result of the closing of dementia care centres: "social isolation combined with confusion in care home residents with dementia might result in even greater agitation, boredom, and loneliness than in residents without dementia, thereby leading to more severe neuropsychiatric symptoms" (Numbers & Brodaty, 2021, p. 69).

Workers and vulnerable populations

As discussed, the impact of the COVID-19 pandemic, while being universal, has not been equal for all. Vulnerable groups may have potentially become more vulnerable due to the health crisis. Certain pre-COVID inequalities seem to have been exacerbated as a result of the pandemic while others have been created. As has been noted, gender is one of the dimensions that has contributed to a harsher negative impact of the crisis. However, there are other influential factors, such as socio-economic status, age, education and ethnicity, that have reinforced or led to further inequalities as a result of COVID-19 (Blundell et al., 2020). Inevitably, these factors also interact with other domains of life such as work, recreation, employment, family life and health.

The ability to work for one's living is a universal need, as well as a human right, that has been deeply impacted by this health crisis. In the United Kingdom, young persons, persons in self-employment and those in low-income jobs seem to have borne the harshest brunt in terms of loss of

jobs and closure of businesses and consequently, have endured the greatest economic hardship (Blundell et al., 2020). Furthermore, as a result of restriction measures and lockdowns, many workers have had to adapt to working from home (Craig & Churchill, 2020; Lafferty et al., 2021). However, this was not possible for everyone, and neither did it impact everyone in the same way. For example, those who could not transfer to working from home were placed at a higher health risk.

Another group of persons who experienced further vulnerability as a result of the health crisis included persons experiencing domestic violence or child abuse. In some situations, the blurring of boundaries between home and school caused by lockdowns increased the potential for child abuse. In an interview, the Malta Director of the Child Protection Directorate explained that such contexts gave rise to more aggression and/or neglect by parents. This seemed to arise from parents having to juggle online work meetings while having their children at home (Calleja, 2021).

The rise in rates of domestic violence during the COVID-19 pandemic seems to be a global phenomenon (Hudson et al., 2020). Domestic violence refers to violence that occurs at home and includes interpersonal violence, which although experienced by both men and women, is higher amongst women, older persons, children, adolescents, and persons with a disability (Bradbury-Jones & Isham, 2020). A frequently cited reason for the rise in rates of domestic violence is that the restrictions safeguarding our health due to the pandemic meant that more people had to stay home. Unfortunately, home is not a safe space for all, and being 'confined' to a violent space with no reprieve or escape as well as the exacerbation of the perpetrator's violent behaviour has led to increased incidence of domestic violence. Furthermore, loss of employment and the resultant financial insecurity, together with other life circumstances led to higher levels of stress, depression, and an increase in mental health issues which may be considered to be amongst the triggers for the rise of violence in the home (Ilesanmi et al. 2020). The Malta commissioner for gender-based and domestic violence reported that there was an increase of 15% in reporting of domestic violence to the Malta Police in the first half of 2020 (Friggieri, 2020).

The pandemic has therefore not been experienced equally, with some vulnerable groups being rendered increasingly voiceless or with their vulnerability being intensified. Furthermore, it is important to understand the impact of intersectionality in relation to appreciating the impact of the pandemic on individuals, communities and societies. This is important both in terms of health and care provision and also in relation to policy formulation. It is important that all voices are heard.

Conclusion: The walk ahead

As one of the authors remarked elsewhere (Azzopardi, 2020), the 2015 movie, *The Walk*, a biographical film directed by Robert Zemeckis (2015, 2:03), narrates the story of the French high-wire artist Philippe Petit who, in 1974 sneakily and deceitfully fastened a tight-rope between the now defunct Twin Towers in the World Trade Center complex of seven buildings in Lower Manhattan. After successfully surreptitiously stringing up the rope and the cables, Philippe performed his routine and managed against all odds, to perform eight passes along the wire while the masses below, first thinking that this was some suicide mission, started cheering him on. Petit performed a daring 45-minute routine with a drop of around 400 metres above Lower Manhattan with no safety precautions whatsoever. Following his successful feat, he was arrested after the police officers located on both towers looked on helplessly for almost an hour. One catch phrase in the film that kept coming up was 'les carottes sont cuites' (the carrots are cooked) which, in a metaphoric sense, implies that there is nothing else one can do to change the course of events. One hopes that this does not apply to the COVID-19 pandemic situation even though this is a phenomenon that keeps fluctuating as one would note in media reports. However, the accumulative impact of COVID-19 and the changes that the social and physical world have experienced, as a result of this phenomenon, remains significant. It has been a surreal period in the world's history, making people anxious and not understanding what exactly to do and how to react as people navigate around these complex life issues (Grech et al., 2022).

Governments are endeavouring to jump start the economy (Pace & Briguglio, 2020), trying to get it all back on track, and yet there is an

embedded feeling that the new 'normal' will be nothing like the past (Briguglio et al., 2021). Concurrently, individuals across the globe were experiencing considerable challenges in their day-to-day lives.

Within the methodological limitations outlined, the results of this study provide insights into some of the ripple effects of the COVID-19 pandemic. It finds a significant negative impact on self-reported happiness and life satisfaction relative to prior times. Wellbeing seems to have been suppressed directly by exposure to COVID-19, as well as indirectly by the lifestyle changes which occurred (Briguglio et al., 2021, p.397).

The post-COVID-19 scenario has created so many victims, especially vulnerable people. The changes and the adaptations that are required are immense and as a society, as communities and as neighbourhoods we should be preparing accordingly (Azzopardi, 2020). For instance, a study published by UNU-WIDER (2020) revealed that the pandemic is pushing poverty up by an estimated half a billion more people in low-income countries. Recession is a reality that we will have to contend with, a reality that may lead to possible drops in life expectancy. As happened in the 2008 crisis, governments could come to a position where they would need to bail out companies and as a result increase the national debt to avoid turning a recession into a depression (Azzopardi, 2020). Our lifestyle has seen considerable changes and latching on to the positive experiences of our communities by re-thinking our rituals is probably and possibly the best decision we can make right now (Ponizovskiy et al., 2020). However, services have adapted, people have coped, and hopefully, lessons have been learnt. Resilience is at the core of our community's continuing development and adapting to the new and sometimes adverse circumstances created by the post-pandemic is fundamental. It is our ability to cope through adjusting our life course that will see us embark on the next stage in the life journey we are sharing by acclimatising ourselves to the new normal.

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Interview with Professor Sherrie Tucker: Pauline Oliveros' Adaptive Use Musical Instrument

Interviewer: Prof. Ruth Falzon¹

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This interview focuses on the influence of Pauline Oliveros' (1932-2016) work and an academic's wellbeing. Oliveros is considered one of electronic music's most important early figures. She was an original member and the first director of the pioneering San Francisco Tape Music Center. Also, the founder of the Deep Listening Institute, she conveyed the message that sound and its effects are powerful equalisers. Dr Sherrie Tucker, Professor, American Studies, University of Kansas, shares with Professor Ruth Falzon how Oliveros's work changed her philosophical perspective, professional and personal life.

Sherrie Tucker Narrates:

I met Pauline Oliveros as fellow members of a big research project called Improvisation, Community and Social Practice, initiated in Guelph, Ontario Canada. I had been a fan of her music for a long time. I loved her music, but I had never met her before. There is so much to say about her as a composer, a humanitarian, an innovator - somebody who was always working on something new, always creating; and whose many projects live on. She was a developer of a very important philosophy of listening - Deep Listening, which lives on. So many aspects of her are not only remembered, but are continued because she

had communities around her that have continued her work. What a wonderful thing to have one's work continued after you are no longer in this physical realm.

I was thrilled to meet with Pauline Oliveros, but I did not expect that meeting her would help my wellbeing, but it certainly has. A lot I cannot explain, but one thing I can tell you is that there was something about her attitude towards her work that has really improved my wellbeing: learning a different attitude about work and putting my work out in the world. I used, and I still have a tendency, to be very anxious, very kind of self-centred, tied up with wanting to do everything right, wanting to be smart, wanting everything to go well, to the point where I would often be giving a talk and just could not wait for it to be over, as if I were running a race and my goal was to finish rather, than enjoying the moment and experiencing the importance of the work.

This is why now I promote her work. I am not doing anything to finish the race any more. She was all about the work. She was very focused on the work, which was always important, but she had a relaxed way, a calm way of living with her work that I just loved.

She always had other collaborators, people around her. She was always the leader

in collaborations that I took part in, probably on everything that she was ever involved in – however, a collaborative leader. She listened to people and she could bring people into the group, and keep them focused on the work and ensuring that they felt that they belonged. I guess I now try to emulate some of her ways. I try not to approach my work so that it involves working myself up into a frenzy in order to complete tasks. I focus on how to draw people around me, to work with people I enjoy working with, to listen to people, to be open, but not so open that you erase yourself. She never erased herself and was always super present. I think that this is one of the ways that wellbeing around work works - balancing people, yourself, and the task at hand.

Whilst Pauline had no formal training in psychology or counselling of which I am aware, she was constantly studying and reading voraciously. She and IONE, her life partner, had a Tibetan Buddhist teacher for a long time. She would quote what she had learned from him. However, she did not follow one particular practice either. She was interested in cognition, in neurons, in the brain, in consciousness. She was just interested in a lot of things. When she talked about her listening practice it was always about the sound in an environment: for example, she often spoke about growing up listening to the crickets. I guess I was also attracted to her work because I also have an interdisciplinary background from undergraduate through graduate school. I earned my doctorate in a critical theory programme, but I always incorporated my interest in music no matter what I was studying.

I was primarily a jazz, I would say a jazz historian, although not strictly a historian. I was interested in analysing jazz, in historical moments. I am an oral historian, so I interviewed a lot of jazz musicians. For my first project, I interviewed over 100 musicians who had played in all-women big bands of the 1940s. I listened to their versions of Jazz history - the point of view of people whose stories got left out. I was fascinated by their versions of jazz history that made all of jazz history just look different. Thus, in my earlier work, I never played music but listened to

<https://www.um.edu.mt/ssw>

people who played music talking about it, interacting with people who played music. Pauline's Adaptive Use Musical Instrument (AUMI) project (aumiapp.com) invited me, invites everybody, to be a musical creator. That completely thrilled me and thrills me to this day!

As a young person, I had a kind of a love-hate relationship with the flute that I played in my school band. There were notes I could never hit as I have a finger that locks and it was just so frustrating. When Pauline started talking about this instrument (AUMI) that would be economically free, downloadable, computer program that would be accessible and adaptable so that any living body would be able to play sound by moving, I was inspired. I was thinking of people with the least mobility in inclusive music making. What I did not anticipate is what it would mean for me, because I just had not had much of a joyful relationship with my flute.

AUMI uses a built-in camera from the iPad or computer to make community music. What you do is you put the sounds that you want into different boxes or grids of the instrument and then you set it up so that it will follow your preferred body movement, be it fast or slow. She turned surveillance tools into adaptive music-making.

I think that playing with other people added to my wellness. As an academic, I spent a lot of time imparting information to others. I find this part of my work very satisfying, but also hard, since I am fighting my anxiety to be relaxed and do my job well, and understanding my lectures present high stakes for the students, even if I am relaxed. Teaching and learning are more anxiety-laden than they should be. The AUMI became a way for me to interact with people I did not know, to not have to worry about not having/knowing what to say, to be with people in a mode where you know there is an activity we can all access. That means that we can all use our different bodies, different movements, different choices, and interact. It is about the experience

Pauline Oliveros became explicitly interested in disability late in her life, but she was always interested in inclusion. For her,

inclusion was a practice, something that you can never think is finished. It is always about listening for who is not included, knowing that someone is always excluded and you always have to always be listening. She taught me inclusivity as a practice. I was privileged to be with her during a time when she was learning about disability and I learned alongside her since I really hadn't been attuned to disability myself. Watching her gave me the courage to get involved, to expand my circle. It was hard because I had to face that I had been reading and writing about racial and sex discrimination all my career but I had never thought about disability. It was just really a shock to me that I would miss that. I felt bad about myself and started thinking about where the kids with disabilities in the town I grew up in were and this led me to research which school these kids had attended. Of course, they had been completely segregated, lived parallel lives, and we never met them in this small town in California. Thus, Pauline modelled for me how to practice inclusivity in a way that is not about congratulating yourself and beating yourself up, which are both self-centred responses. Instead, it is really about learning something new about yourself and responding to the world differently. Pauline narrated about a birthday party in the park where she and her friends were playing. There was a little girl watching them play. They knew who she was but none of them knew the little girl and so they didn't approach her. They just kept playing. Pauline's mom came up to her and said "You need to go invite that little girl and ask her to play with you". Pauline talks about that moment as being where she learnt that there is always someone out there and you always need to be listening for that - you need to widen the circle.

My professional life is radically different because of Pauline and AUMI. I was writing about jazz, about jazz musicians, and still am, but from the moment that I met Pauline, I knew I needed to do something different. I reflected: I need to write about this. I need to do collaborative work, I need to play and write, what people call practice-based research. I also wanted to play and not just write about other people playing. I now play regularly with people, with new people, with all generations of

people. I have a community AUMI improvising group that meets every week and we call ourselves the Pre-Pandemic Ensemble, PPE. I also carry this experience to my students. In fact I can say that in my professional life, I am not writing about jazz history as I did. AUMI has returned me to what I loved about jazz, to its capacity, and times, to break through oppressive systems and connect people to each other, to amplify marginalised communities, and to use the skills gained in this work to build new communities. When I go back and look at my writing, I realise that having this practice changes the way I see and experience things in my personal life, and I know that it has also changed my work.

Review:

Emirhaizovic Mirza, Tali Heiman, Marton Medgyesi, Catarina Pinheiro Mota, Smiljka Tomanovic, and Sue Vella (Eds.).(2022). *Disadvantages In Starting A Family Across Europe. Family Formation Among Youth in Europe: Coping With Socio-Economic Disadvantages*. Information Age Publishing Inc.

reviewed by Selma Alispahić

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The multidisciplinary volume titled “Family Formation Among Youth in Europe: Coping with Socio-Economic Disadvantages” was published in 2022 with the support of the European Cooperation in Science and Technology (COST). It examines the specific challenges and opportunities for young people related to the processes of family formation in ten European countries and Israel. Its aim is to provide a research basis for reconsidering old and formulating new state family policies and outlining both structural and individual factors about the condition of ageing societies. This represents a global demographic phenomenon predicted to continue in the future and to “impact upon all aspects of human life” (Bond et al., 2007, p.2), thus presenting a challenge to both developed and developing countries and urging policymakers to seriously consider its effects (Clark et al., 2004).

Although a universally accepted definition of well-being does not exist, the term is most often used to denote “the quality of life of people in society” and many scholars regard it as a “multi-dimensional phenomenon” (Pollock et al., 2018, p.2-3). However, while individual preferences and satisfaction with the quality of life are important, it is also crucial not to lose sight of the objective conditions in one's life, such as income, wealth, and education, or

of the importance of the “social context” (Brown, 2008). Both objective and subjective aspects of the young adults' experience, together with the sphere of commonly held values and beliefs are accounted for in the volume. It is divided into eleven chapters, each focusing on one of the following countries: Bosnia and Herzegovina, the Czech Republic, Germany, Hungary, Israel, Italy, Latvia, Lithuania, Malta, Portugal, and Serbia. Drawing on key demographic sources and the most relevant research on the topic, the chapters first illustrate the national background or the “national context” of the countries. The demographic trends that are relevant to family formation are also reviewed in the chapters, together with the normative frameworks. The sections dealing with the general socio-economic conditions, as well as the institutional frameworks and family policies, are also included in the chapters, together with the overviews of the country-specific challenges to family formation and youth autonomy.

The first chapter of the book is about Bosnia and Herzegovina. Among demographic trends identified by the authors of the chapter - Mirza Emirhafizović and Andrea Puhalić - are the ageing of society, out-migration of youth, and decreasing birth rates and fertility, while the main challenges young people meet are

high unemployment, distrust in state institutions, and a widespread “experience of helplessness” (p.2). By virtue of valuing traditionalist and religiously painted images of family and despite the existence of moderate Westernization effects, BiH represents a familialistic or “family-centric society” (p.3), which is not reflected in the data on family formation-related trends in a quantitatively positive way. Considering the abundance of structural impediments for young people to start an independent and family-formation-oriented life, the authors claim that dealing with the structural issues must be the state’s top priority in order to prevent “a very pessimistic (and at the same time realistic) future demographic scenario” (p.13).

The second chapter, written by Vera Kucharova, highlights the climate of liberalism and tolerance in the Czech Republic with regard to different modes of partnerships and parenthood, which is reflected in the existence of the so-called “universal family policy” not based on a rigid definition of family. With respect to young people, the chapter reports that their attitudes towards single parenthood are accepting and they largely do not perceive marriage as an “imperative”. (p.27). It is significant that housing represents a challenge that young people encounter due to high housing prices, and they are the group most vulnerable to poverty. The author states that although it can be said that in the Czech Republic family is perceived as a value, and despite the existence of favourable “economic conditions for family formation” such as steady economic growth and a low unemployment rate, this is not reflected in the “actual reproductive behaviour” (p. 32).

The third chapter, written by Dirk Hofäcker, starts with an observation that Germany is a society with a large and increasing percentage of the older population in comparison to the younger population. A strong trend that can be noticed in Germany is the destabilization of the traditional family model, also described using the terms “pluralization” and “deinstitutionalization”.(pp. 41-42). One of the ways in which this is manifested is a large drop in marriage rates in Germany, while divorce rates are

simultaneously increasing, which indicates a change in the understanding of marriage and its representation as “an outdated institution” (p.44). While Germany offers a variety of structural conditions beneficial for family formation, such as a stable economy, low unemployment, good welfare system protection and family policy, and high levels of life satisfaction, fertility levels and birth rates are, paradoxically, low. Precarity and flexibility of work and employment are among the factors negatively influencing the processes of family formation among youth.

The fourth chapter highlights the specific challenges to family formation that young people face in Hungary. Márton Medgyesi, the author of the chapter, explains that while there was a relatively long period in Hungary during which the marriage rates declined and divorce rates increased, this tendency has undergone a reversal in the recent past. This is not the case with the fertility rates, which have remained low up to this point, along with the mortality rate decreasing, thus “bringing about the ageing of the population” (p.57). Young people in Hungary are facing more economic issues and obstacles in the labour market in comparison to the overall population, and they encounter difficulties in securing housing. A specific challenge underlined in the report is that young people’s success is often determined by their “parental background” (p.62), while unemployment and emigration of the youth are other obstacles which have profoundly influenced family formation processes in the country.

The fifth chapter, written by Tali Heiman, Dorit Olenik-Shemesh, and Merav Regev-Nevo, concentrates on family formation in Israel. Throughout the article, it is emphasised that family is an essential part of Israeli society, which is mirrored in “high marriage rates, fertility rates and the cultural ideals surrounding them” (p.67). A specific feature of Israeli society is that both traditionalist and modernist factors shape the social ambient in it, combining liberal attitudes with ethnoreligious views. In addition, the authors stress its multicultural and multireligious character, which leads to the inability to speak about the notion of the “all-

Israeli Family” (p.79). The fertility rates in Israel are exceptionally high, which is explained as a form of response to historical trauma, the Holocaust and persecution, and a continuous state of armed conflict. The unemployment levels are low, but the cost of housing is on the rise and, despite the growing economy, poverty is a difficulty affecting a noteworthy percentage of the population in Israel.

In the sixth chapter, Rosy Musumeci examines the situation in Italy, a country which has one of the world’s largest economies. The chapter reports that Italy is an ageing society, with low fertility rates and which was “the country with the lowest natality in the world in 2017” (p.85). It is also noted that marriage rates are low, young adults delay marriage and having children, and childlessness is increasing. Young people and young families in Italy are reported to be vulnerable to poverty, unemployment, and job insecurity. They often stay with their parents for an extended period of time, mostly because of education, difficulties finding a job, and a lack of affordable housing opportunities. Furthermore, the author explains that even though the influence of modernisation has modified the traditional perceptions of family, Italian society values family and children, i.e. it is regarded as “familialistic” (p.94), notwithstanding the fact that family policies suffer from fragmentation and insufficiency.

The seventh chapter addresses family formation in Latvia. The authors Līva Griņeviča and Dina Bite draw attention to the low fertility rates, high mortality and high emigration which are among the most daunting demographic challenges leading to the population decrease and ageing of Latvian society. Young people tend to prioritise acquiring an education and building a career over the goal of starting a family, which can partly be explained as a manifestation of consumerism (p.116). The authors state that in Latvia, family is considered “a crucial factor of people’s well-being” (p.109), and it is highly valued among young people, although most of them tend to postpone starting a family. While unemployment is low, young people in Latvia often struggle to secure stable incomes and overcome poverty, which in turn affects their

reproductive behaviour. State family policies aim to increase fertility and marriage rate as “a prerequisite for the future existence of the Latvian nation” (p.116), but they have not proven sufficiently effective.

In the eighth chapter written by Edita Štuopytė, attention is drawn to the change towards the modernisation of the family in Lithuania. This phenomenon is noted through the decrease in marriage rates, the postponement of marriage, an increase in the non-traditional forms of partnerships in comparison to heterosexual marriage, and the low birth rate. According to the author, these trends, along with the increase in divorce rates, voluntary childlessness, and single-parent families are instances of the “so-called ‘postmodern family’ that undermine traditional family values” (p.130). Young people tend to prefer alternative forms of partnership because of their professional and work-related aspirations, whereas the unemployment of the youth, difficulties integrating into the labour market, and dissatisfying social policies represent restraints to family formation. In addition, the author states that the current state of the Lithuanian economy and society, best described by the terms, “globalization”, “individualism”, and “consumerism”, cannot be evaluated as a favourable environment for family formation (pp.134-135).

In the ninth chapter, the authors Sue Vella and Joanne Cassar explore the conditions of family formation in Maltese society. Due to the size and population of the country, there is an atmosphere of familiarity and connectedness among people, where family ties are strong and pronounced. Family, in other words, has a “paramount importance” and is sometimes described as the “hallmark of the Maltese identity” (p.140). The chapter stresses the importance of Catholic religious views and morality for the understanding of family and its functions in Malta. The authors also inform that Malta is characterised by high economic growth and low unemployment, and that marriage rates are high, whereas birth rates are low and declining. Poverty rates are low, but costs related to family formation (such as buying or renting a house and organising a wedding) can still interfere with their intentions

to start a family, along with “young people’s mental health and general well-being” (p.151).

The tenth chapter by Catarina Pinheiro Mota, Helena Carvalho, and Paula Mena Matos examines the case of Portugal. It reports that there are low levels of births, low fertility rates and a trend of ageing in Portugal which testify to the need for better family policies. Young adults tend to postpone marriage and delay leaving their parental homes, often because they find it difficult to afford their own or rented housing. The influence of religious ideas on the perception of family is also elaborated on in the report, particularly when it comes to the importance of marriage for the family. However, an increasing number of people in Portugal cohabit, divorce, and have children outside of marriage which reflects the broader attitudes in society such as the high valuing of education, career, and individualism, and is related to precariousness, competition and uncertainty in the economy and labour market (p.171). The problem of reconciling work and family life for young women is highlighted as a hampering factor for family formation, leading to its postponement.

The eleventh chapter, written by Smiljka Tomanović and Dragan Stanojević, looks into the structural conditions of family formation in Serbia. One of the most pressing issues in the country is corruption and young people exhibit low levels of trust in state institutions and frequently emigrate. Under the influence of traditionalism and religious revival, familialism is reported to be strong in Serbian society and manifested as “the high value placed on starting a family, marriage and childbirth” (p.183). There are many instances of extended family forms in Serbia, which originates in both the socially embedded views on the family as well as in the financial difficulties for young people to acquire independent housing. They find the need for “existential and emotional certainty and security” a crucial prerequisite for family formation (p.186), and such feelings are often blocked by the objective circumstances they live in, from the flexible labour market, job precarity, poverty, low institutional support, and lack of housing opportunities, to gender inequality.

As attested by the data presented in the chapters, the situation with respect to the family formation processes in the examined countries has its decisive macro-level material, structural, and socio-economic causes. These represent the objective conditions of well-being, i.e. the conditions of living, working and dwelling that the youth find themselves in, which can discourage their aspirations towards the transition to marriage and parenthood by calling into question their sustainability. Although it might appear contradictory, the societies in which there is a widespread appreciation for so-called “family values” have not proven to be societies with high fertility rates, which can also be said for some societies in which life-standards and socioeconomic conditions are favourable. A conclusion may be reached that neither of these important factors can contribute much in terms of young adults’ well-being if taken in isolation and apart from the specific challenges and struggles that young adults face when compared to the overall population.

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