

POVERTY WATCH REPORT

3/2025

SEPTEMBER 2025

CONTENTS

I – Challenges Related to Poverty.....	3
1. Health.....	3
2. Mental Health	4
3. Housing and Accomodation.....	5
4. Financial Capability	6
5. Gender	7
6. Migration	9
7. Criminality and Justice.....	9
8. Digital Divide	10
9. Artificial Intelligence (AI)	10
10. Substance Abuse and Addictions	11
11. Environment	12
12. Climate Change.....	12
II – Commentary	13

I – CHALLENGES RELATED TO POVERTY

In the Poverty Watch report for May, a number of challenges related to poverty, as presented by stakeholders involved in the consultation process on the National Strategy for Poverty Reduction and Social Inclusion introduced by the Ministry for Social Policy and Children’s Rights, were presented. In this report the remaining challenges (those highlighted in orange) will be discussed and relevant statistics will be presented for each. (See Table 1 below)

Table 1: Challenges that Malta faces (or will be facing) in relation to poverty		
Value Systems	Education	Household Economic Wellbeing
Changing Family Structures	Families with members who have a disability	Ageing
Health	Mental Health	Housing and Accommodation
Financial Capability	Gender	Migration
Criminality and Justice	Digital Divide	Artificial Intelligence
Substance Abuse and Addictions	Environment	Climate Change

1. HEALTH

When it comes to physical health, the stakeholders emphasised the need to invest more in the healthcare system and in preventative health measures, especially for those with a low income and elderly persons. Statistics presented by the NSOⁱ indicate that individuals who are at risk of poverty (ARP) are less likely to perceive their health positively and more likely to perceive it negatively, when compared to those who are not ARP (See Table 2 below). Additionally, the NSO found that individuals who are at risk of poverty or social exclusion (AROPE), are more likely to report having a chronic illness (42.9%) when compared to those who are not AROPE (26.5%). They are also more likely to

ⁱ NSO (2023) – Health - [EU-SILC 2023: Well-being, Social and Health Indicators](#)

report that they face difficulties carrying out daily activities because of health problems (24.3% compared to 11.4%).

	Good	Fair	Bad
Not AROPE	82.4%	14.4%	3.3%
AROPE	67.4%	24.6%	8%

The stakeholders also pointed out that long waiting times and medication shortages create inequalities in the healthcare system, as disadvantaged individuals cannot afford to make use of private healthcare or purchase expensive medication. Therefore, measures to reduce waiting times, such as those aimed to attract and retain healthcare workers are necessary. Additionally, investments to introduce additional, high-quality medication within the government formulary list could also reduce inequalities. With regards to elderly persons, a greater focus on healthy and active ageing, more robust support within the community and a further increase in pensions can help reduce financial difficulties and improve their physical and mental health, therefore prolonging their independence. Other measures which are already implemented within a community setting, such as handyman services, transport services and incentives for having a carer at home also promote elderly people's independence and therefore are encouraged to continue and to be improved on over the years.

2. MENTAL HEALTH

Apart from physical health, the stakeholders also pointed out the rising number of mental health issues in Malta, which could be resulting from current socio-economic factors, such as the high cost of living, as well as environmental factors. In a Eurobarometer survey carried out in 2023, financial security was rated as the most important factor needed for good mental health, followed by living conditionsⁱⁱ. NSO's study on health also focused on mental wellbeing and found that, overall, people who are ARP are more likely to report low satisfaction in their overall life, financial situation, current job and personal relationships when compared to those who are not ARP. The percentage of people who report low

ⁱⁱ European Commission (2023) – Mental Health - [Flash Barometer - Mental Health](#)

satisfaction on the use of their time was similar for both groups. (See Table 3 below). This study also found that individuals who are ARP are more likely to experience negative emotions, such as, nervousness, agitation, a depressed mood or loneliness, when compared to those who are not ARP. They are also less likely to experience frequent positive emotions such as happiness and calm.

	Not AROPE	AROPE
Overall Life	10.8%	23.6%
Financial Situation	15.1%	37.8%
Current Job	6%	16.9%
Time Use	28%	27.6%
Personal Relationships	2.7%	7.1%

3. HOUSING AND ACCOMODATION

Another issue highlighted by the stakeholders relates to housing and accommodation. While, in 2023, Malta recorded a high homeownership rate (74.7%)ⁱⁱⁱ, this percentage might decrease as current and future generations are finding it more difficult to purchase a property. In fact, this percentage of home ownership is the lowest in the past years, where, in 2013, the percentage was of 80.5%. A reason for this is the fact that the continuous increase in housing costs is pricing out low- and middle-income households from homeownership. In fact, a report published this year by Grant Thornton and Dhalia^{iv} shows that between 2013 and 2023 housing prices doubled and rent increased by 71%. This means that a property which would have cost approximately €150,000 in 2013 cost €337,500 in 2023, while a place rented for €700 per month in 2013 was rented for €1,200 a month in 2023, with prices rising sharply every year. In fact, between 2023 and 2024, housing costs increased by 11.4%. Eurostat also reported that housing cost overburden^v for the poorest 60% of the population reached the highest levels in the past decade in 2023^{vi}. More specifically, the percentage of people who experience housing cost overburden among the poorest one fifth of the population doubled between 2022 and 2024, rising from 10.5% to 22.1%. This overburden also increased among the second poorest (from 2.6% to 4.4%) and middle quintile (from 1% to 2.2%), whilst for the richest quintile, this percentage

ⁱⁱⁱ Eurostat (2023) – Housing - [Homeownership](#)

^{iv} Newsbook (2025) – Housing - [Report warns of over-reliance on property as prices double in a decade](#)

^v Housing cost overburden is when the total housing costs exceed 40% of the total disposable income.

^{vi} Eurostat (2023) – Housing - [Housing cost overburden](#)

was reduced from 0.3% to 0.2%. This difference further highlights a growing inequality where housing costs are creating larger burdens for the poorest while this burden is minimal and even decreasing for the richest. This issue of housing costs is also evident in the 2024 annual report published by the Housing Authority^{vii}, which states that the Authority received 6,400 applications for housing schemes aimed to help individuals purchase a residential property, pay rent for their accommodation or restore, modify or make necessary installations in one's residential dwelling. In total, €40.8 million were spent on financing these schemes, a 27.3% increase in costs when compared to the previous year, where the total costs were of approximately €32 million. In 2024, schemes related to subsidising and aiding individuals to pay for their rent had 1,717 applicants and they cost around €17.9 million. For schemes related to buying a residential home, the Housing Authority received 3,381 applicants and spent around €17.7 million.

The stakeholders also pointed out the rising issue of homelessness, especially among the migrant population. The Housing Authority report, mentioned previously, stated that, by the end of 2024, there were 1,679 applications on the waiting list for social accommodation. 137 of them were submitted due to homelessness. In the *Beyond GDP* report^{viii}, the Justice and Peace Commission also pointed out that there are no official and accurate statistics available for homelessness in Malta. This is partially because there is no official definition or measure for homelessness in Malta. Additionally, homeless individuals are hard to reach through official surveys (such as those carried out by the NSO) as sampling is normally carried out among those living in a private household, therefore leaving out those who live on the streets, in homeless shelters or in institutions (such as Mount Carmel Hospital). The events which occurred in June and recently, where a number of homeless people were raided by police in Marsa^{ix} and Sliema^x and arrested, also indicates the need for a national policy which addresses the issue of homelessness and how it is handled and viewed by the authorities and by society.

4. FINANCIAL CAPABILITY

Stakeholders pointed out that children from low-income families may not always acquire the financial knowledge and skills needed, which further impacts their future financial situation. This is because

^{vii} Housing Authority (2025) – Housing - [Housing Authority - Annual Report 2024](#)

^{viii} Justice and Peace Commission (2024) – Economy - [Beyond GDP Reports](#)

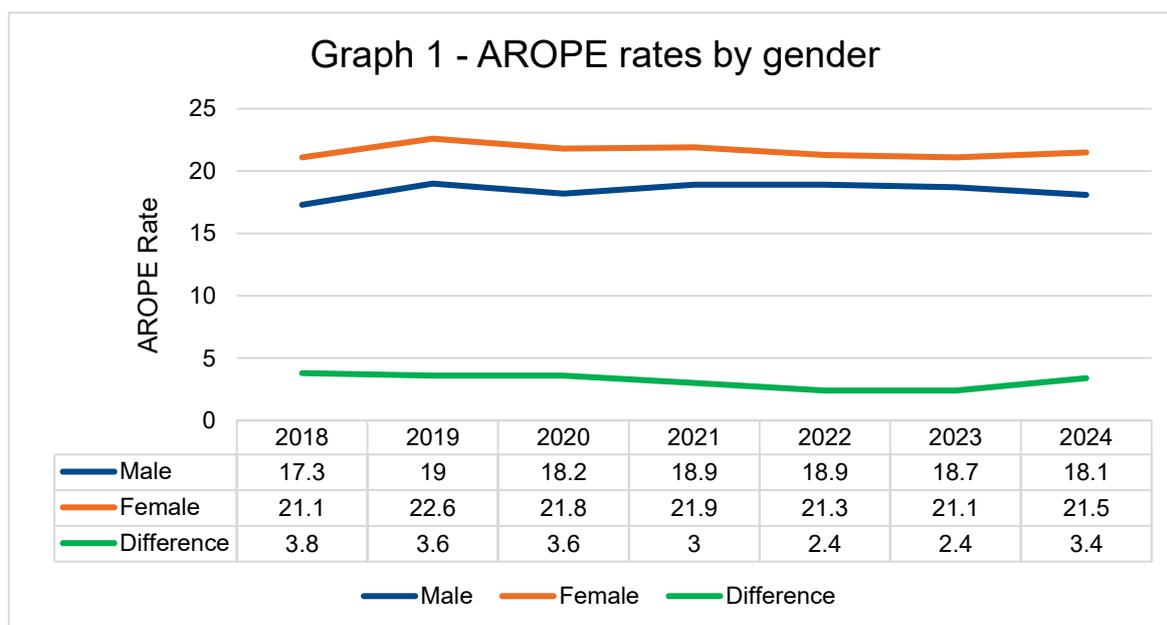
^{ix} Times of Malta (2025) – Homelessness - [12 arraigned after raid targeting Qormi supermarket beggars](#)

^x Newsbook (2025) – Homelessness - [“Big scale” police operation targets homeless in Sliema; man arrested and charged](#)

financial knowledge is typically handed down informally through families and social interaction. Therefore, they called for the introduction of formal, financial education into the education system and at all educational levels. A lack of financial knowledge and skills can further exacerbate the financial situation of disadvantaged families and individuals, such as elderly persons, single parents and other low-income households as they are more susceptible to debt, financial abuse and scams. Programmes which help to provide these skills within the community, such as Gemma^{xi}, should also be further promoted and made more accessible, especially to those who are already in need.

5. GENDER

Women are generally more financially disadvantaged compared to their male counterparts and statistics show that women are more likely to be AROPE when compared to men. In 2024, the AROPE rate for women was of 21.5%, approximately one in five women, compared to the AROPE rate for men (18.1%)^{xii}. Gender differences can also be observed in the statistics for previous years as presented in Graph 1, where a greater percentage of women have a consistently higher AROPE rate.

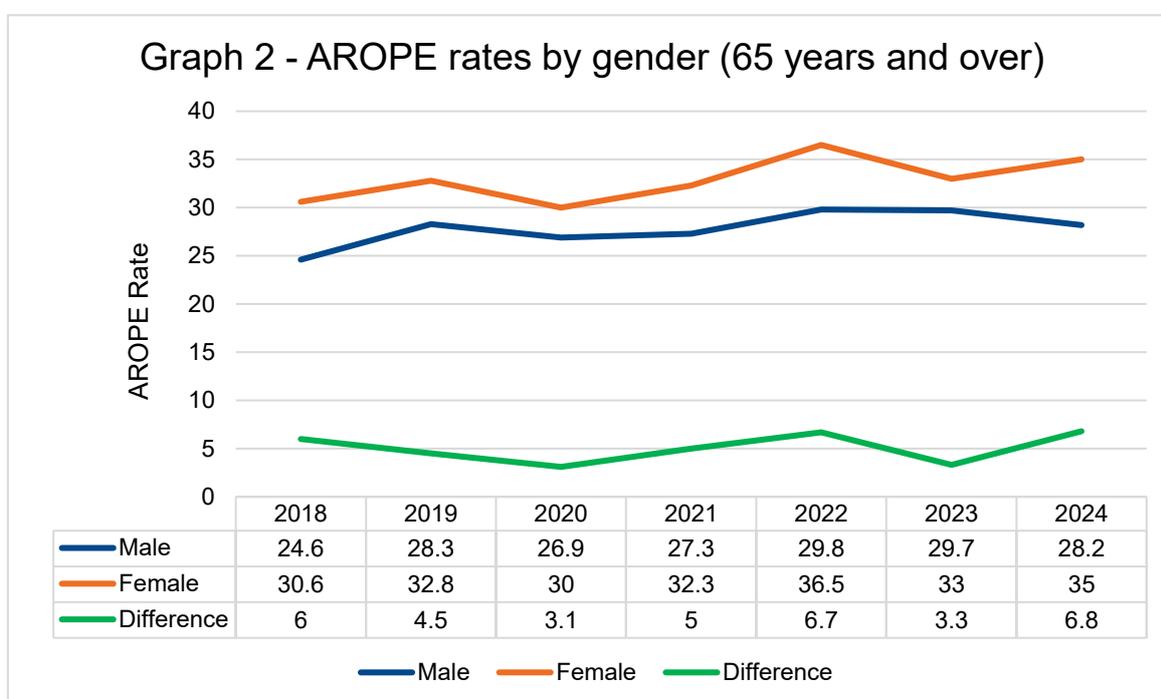


This difference in AROPE rate can be explained by how women tend to carry the largest load of unpaid responsibilities in the home and in childcare, therefore creating inequalities. In fact, data from the European Institute for Gender Equality indicated that women still carry out the largest share of

^{xi} <https://gemma.gov.mt/>

^{xii} Eurostat (2024) – Poverty Rates - [Persons at risk of poverty or social exclusion by age and sex](#)

care activities (32% vs 16%) and housework (78% vs 63%) in their everyday life when compared to men^{xiii}, even though, compared to previous years, there has been more equality in this area. Due to their higher involvement in domestic and care activities and the need for flexibility to attend to responsibilities outside of work, women are therefore more likely to work part-time, reduce their working hours or work with a fixed-term contract. In fact, the Gender Equality index also indicated that the rate of women in full-time employment is lower than that of men (51% vs 69%). Additionally, the last Labour Force Survey published by the NSO, which covered the first quarter of 2025, indicated that a much larger percentage of women (18.8%), when compared to men (6.1%), have a part-time job as their main occupation^{xiv}. This survey also indicated that the average monthly salary women receive is lower compared to men (€1,976 vs €2,127). This can be explained by the lower weekly hours spent in employment by women (37.1 vs 40.6).



Apart from a gap in income from employment, gaps also exist within pensions due to the impact which previous gender roles had on pension contributions. In fact, the Gender Equality Index indicated that women tend to have a shorter working life, that of 35 years, in comparison to men, who tend to spend 42 years working. This gap in pensions is also evidenced by data presented by Eurostat^{xv}, which is

^{xiii} European Institute for Gender Equality (2024) – Gender - [Gender Equality Index - Time](#)

^{xiv} NSO (2025) – Employment - [Labour Force Survey - Q1/2025](#)

^{xv} Eurostat (2024) – Poverty Rates - [Persons at risk of poverty or social exclusion by age and sex](#)

illustrated in Graph 2. Overall, this data highlights the impact of poverty in terms of intersectionality, with women of a pensionable age more likely to be at risk compared to their male or younger counterparts.

6. MIGRATION

According to the Eurostat^{xvi}, the AROPE rate of those without Maltese citizenship (21.3%) is higher for those with Maltese citizenship (17.6%) in 2024. With regards to the difficulties faced by third country nationals (TCNs), these were highlighted in a recent study carried out by the Justice and Peace Commission^{xvii} where representatives of their communities recount issues of exorbitant fees from agents, high costs in housing and basic needs, overcrowded dwellings and barriers for family reunification. In employment, they also face issues of job insecurity, low and precarious pay, unequal treatment, dangerous or poor working conditions, lack of support and exploitation by employers. Additionally, due to the power imbalances and dependencies which result from the single work permit^{xviii}, TCNs often find it difficult to speak up about these injustices or to seek help from support groups or unions. Therefore, when it comes to migrants, both those who arrive to seek asylum as well as those who hail from abroad and are looking for employment, more efforts are needed to aid and support them during their stay in Malta, whether it is for the long- or short-term.

7. CRIMINALITY AND JUSTICE

The stakeholders involved in the National Strategy's consultation process pointed out that the costs of legal representation and court delays impact low-income individuals more disproportionately and may further impact them socially and financially. Individuals with criminal records also face difficulties once they go back into society, especially when it comes to reintegrating into society and finding employment. Children of these individuals also risk exclusion and may face difficulties in acquiring a proper education, which might further feed into a cycle of criminal activity within families.

^{xvi} Eurostat (2023) – Poverty Rates - [Persons at risk of poverty or social exclusion by group of citizenship](#)

^{xvii} Justice and Peace Commission (2024) – Economy - [Beyond GDP Reports](#)

^{xviii} A single work permit is a document which enables TCNs to be employed in a specific job which they were offered in Malta. In the application process, the employer must submit an application for the permit. application for the permit. - [Identita - Expatriates Unit - Non-EU nationals - Single Permit eligibility](#).

8. DIGITAL DIVIDE

The switch of government and banking services online risks leaving behind those who lack the digital skills, finances and/or resources to access and navigate the internet. This is especially the case for elderly persons, migrants and individuals with a low-income. Therefore, while the introduction of online services is important to modernise and improve efficiency and convenience for the majority of service users, this must not come at the cost of face-to-face interactions and services which are more accessible to those without internet access. The inability to access such services (both banking and government) risks either worsening these people's financial situation or preventing them from acquiring the help they need, therefore causing them to slip through the safety net.

9. ARTIFICIAL INTELLIGENCE (AI)

The introduction of AI, which is another aspect of the digital divide, will undoubtedly create new job roles and improve the efficiency and productivity of the country. However, the stakeholders believe that the state needs to monitor how AI will impact job losses and ensure that it does not lead to further inequalities. A study carried out by the International Monetary Fund^{xix} (IMF) indicated that Malta is making an appropriate level of investment for a digital transition which will facilitate the use of AI and it is set to reap positive economic benefits from this transition. The report indicated that the job market in Malta is highly compatible with the use of AI. Additionally, the percentage of people of working age in Malta who have basic digital skills (63%) is higher than that of the EU (55.6%)^{xx}. The IMF's report also indicated that Maltese workers have high skills in areas such as literacy in data and information, problem solving and communication. However, the report also pointed out that certain job roles, such as sales workers, clerical and administrative support roles, risk being displaced by AI, with such roles currently comprising 30% of the labour market in Malta. The displacement of these types of jobs is set to mostly impact women, young workers and those with a low level of education and income as a high percentage of these individuals are typically employed in said roles. This job displacement is set to impact Maltese and foreign workers alike. According to the report, 41% of female employees (compared to 27% of male employees) and 40% of those with a low level of education are employed within this category of jobs. The report indicated that the upskilling and reskilling of the labour force

^{xix} International Monetary Fund (2025) – AI - [The Impact of Artificial Intelligence on Malta's Labor Market](#)

^{xx} Eurostat (2023) – Digital Skills - [Share of individuals having at least basic digital skills](#)

through strategies within formal education and life-long learning courses are set to be implemented by the authorities to mitigate against job displacement by AI.

10. SUBSTANCE ABUSE AND ADDICTIONS

The stakeholders highlighted the link between addiction and poverty and viewed the high availability of alcohol in Malta, even to minors, and its prominence in advertising, as a challenge to prevent substance abuse. Similar arguments were made by the OASI Foundation^{xxi} and Sedqa^{xxii}, with the latter proposing that the legal drinking age should be raised to 18 years and that alcohol advertising should be banned in events involving minors. Following the introduction of the bill to legalise the use of cannabis, the stakeholders also urged the authorities to monitor for unintended and potentially negative consequences which came along as a result. The increased use and accessibility of hard drugs, such as cocaine, is also a matter of concern. The stakeholders focused on the need for preventative education in school curricula to provide students with the knowledge and ability to make informed decisions when coming in contact with addictive substances.

A study published by the *Malta Medical Journal*^{xxiii}, sought to determine the reasons why individuals diagnosed with a substance use disorder were admitted to Mount Carmel Hospital and whether this had an impact on the length of stays. The study found no relationship between the reasons for the stays and their length but instead found that the majority of psychiatric admissions (58.8%) occurred for reasons of a social nature, such as a lack of social support, financial instability, unemployment and housing issues. In fact, 17.6% of these patients were listed as homeless, indicating a link between social issues and hospital admissions for substance use. This study reflected how drug users who experience social issues are utilising Mount Carmel Hospital as a gateway through which they can access social services, which are normally difficult to access, lacking or delayed. Therefore, the report called for improved community services with staff trained to address both substance abuse and social issues, more timely services, more guidance and education on how substance users can access existing services and for specialised community residences for people with substance use problems.

^{xxi} Newsbook (2025) – Substance Abuse - [OASI Foundation proposes 'drastic' measures to tackle alcohol abuse - Newsbook](#)

^{xxii} Newsbook (2025) – Substance Abuse - [Sedqa calls for raising drinking age to 18](#)

^{xxiii} Emma Camilleri, Caroline Vassallo and Kristian Sant (2025) – Drug Abuse - [Psychiatric Admissions amongst the Substance Use Disorder Population to Malta's Mental Health Hospital](#)

11. ENVIRONMENT

The stakeholders pointed out that air and noise pollution from traffic and constant construction have a negative impact on an individual's physical and mental health, especially for disadvantaged residents. There is a growing need for more open and green spaces in urban areas and an infrastructure which makes walking and cycling safer and more accessible to improve the health and well-being of our communities. The petition signed by 29,000 people to return Manoel Island back to the public and turn it into a national park also reflects this need for open spaces for those living in Malta^{xxiv}. The stakeholders indicated that people in Malta tend to travel abroad in order to find respite from environmental stressors in our country, but this option is not available to those who cannot afford to travel. In fact, the NSO found that 30% of the population in Malta cannot afford a one-week annual vacation away from home^{xxv}. According to a survey carried out by Eurostat in 2015, Malta was ranked as having an exponentially high amount (23.7%) of land covered in man-made surfaces when compared to the rest of the EU (4.4%).^{xxvi} There are no recent statistics on this point, however, data from the Planning Authority^{xxvii} (PA) indicated that between 2015 and 2024, 21,258 dwelling units were approved for development in Greenfields, meaning land which has never been previously developed, such as open plots of land and airspaces. Therefore, from this data, it can be deduced that the percentage presented above by Eurostat has only grown.

12. CLIMATE CHANGE

The summer heatwaves which are occurring year-on-year have caused several health emergencies such as dehydration, mostly impacting elderly persons and those who are socially isolated, due to their inability to receive immediate medical assistance in such emergencies. These temperature increases, such as those experienced this summer where temperatures soared to 40°C, also makes air conditioning a growing necessity which further increases costs for those who already have financial struggles. A study published by The Lancet^{xxviii} indicated that small increases in the global average temperature over the years will result in a larger number of heat-related deaths in Europe, especially

^{xxiv} Malta Today (2025) – Environment - [Manoel Island petition to turn place into national park collects 29,000 signatures](#)

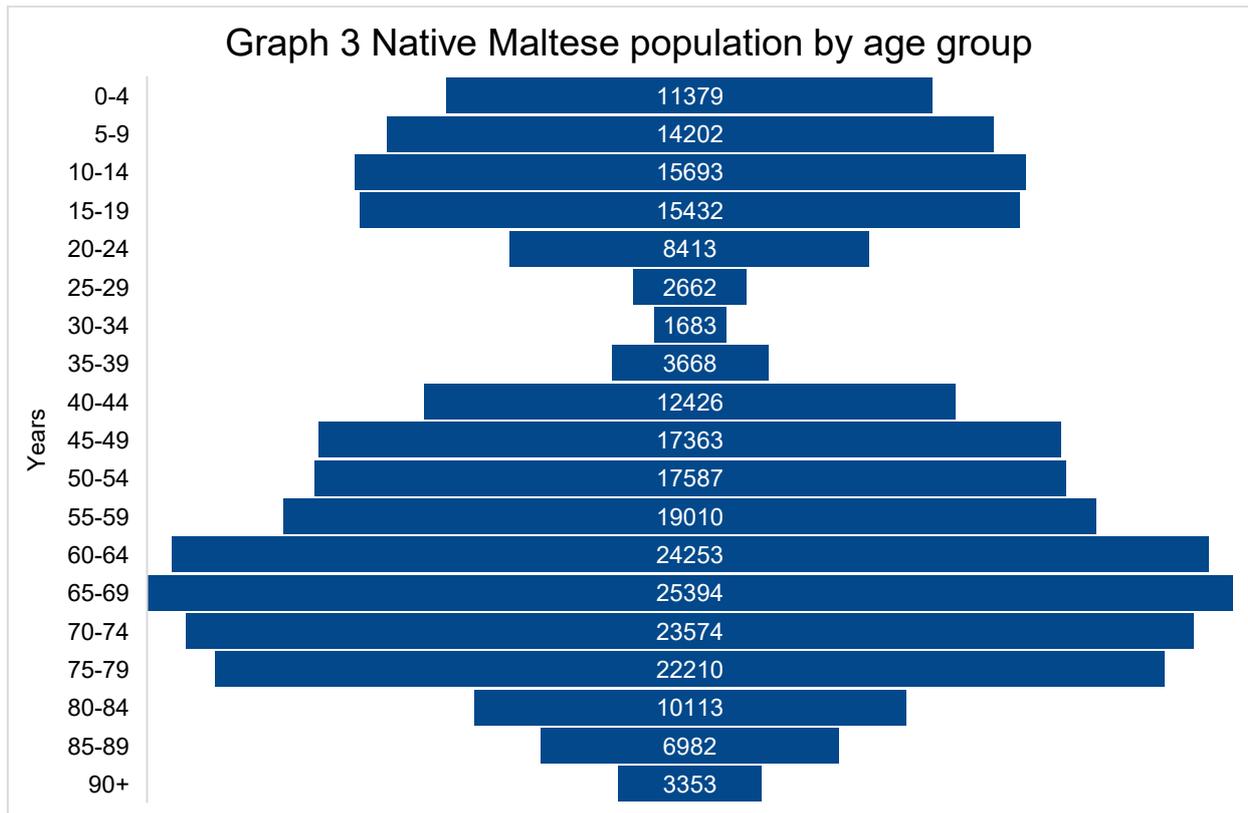
^{xxv} NSO (2023) – Cost of Living - [EU-SILC 2023: Estimates of Material Deprivation and Housing Problems](#)

^{xxvi} Eurostat (2015) – Environment - [How much of your region is covered by man-made surfaces?](#)

^{xxvii} Planning Authority (2025) – Environment - [Approved Dwelling Units for 2007 - 2024](#)

^{xxviii} The Lancet (2024) – Climate Change - [Temperature-related mortality burden and projected change](#)

in the southern regions, such as Malta. These deaths will also increase due to an ageing population, especially in cases where there is a high life expectancy. Malta has a relatively high life expectancy, which, in 2024, was of 83.3 years, compared to 81.7 years in the EU^{xxix}. Additionally, as can be seen in Graph 3 below, the proportion of elderly individuals among the native Maltese, in 2023, was much greater than that of the youth and of people of working age, indicating an ageing population^{xxx}.



II – COMMENTARY

When considering the challenges presented above and the ones presented in the May Poverty Watch, one can note how multi-faceted and complex the issue of poverty is, since it can stem from issues which range from a small scale (such as individual characteristics like gender and nationality) to a global one (such as climate change and technological advancements). This indicates how poverty cannot be attributed solely to the individual experiencing it or to a single issue because it is

^{xxix} Eurostat (2024) – Ageing - [Life expectancy by age and sex](#)

^{xxx} NSO (2023) – Population Demographics - [Contrasting Population Dynamics](#)

tied to a myriad of factors such as relationships with family members and loved ones, surrounding communities, social groups, NGOs, charities, the Church, authorities, local and state government and global events. All these factors can have a positive or negative impact on, or be impacted by the presence of poverty, therefore feeding into the complexity of trying to curb or reduce it.

The studies presented above indicate that there is a link between health and income and how these factors can impact each other. There might be cases where individuals who develop health issues or illnesses are unable to work for long hours, due to their treatment or the nature of the illness itself, therefore leading to a reduction in their income. It is also possible that individuals who are on a low income tend to have fewer resources to engage in healthier habits (buying and preparing healthy food, paying for a gym subscription, and so on) and access private healthcare, therefore resulting in poorer health. Good health, both physical and mental, is partly dependent on an environment free from air and noise pollutants. People who are ARP will be less likely able to access such environments if these are built up and used to cater for private interests. This is a topic which was also discussed during the conference organised by the Anti-Poverty Forum last year, where it was pointed out that public spaces, such as public gardens, playgrounds and natural areas, are a necessity for those who are in poverty, as these are accessible leisure areas for them which do not need to be enjoyed against a payment. Therefore, maintaining/preserving and increasing these areas would be of great benefit, not only for the surrounding community, but even for these individuals. Additionally, more greenery instead of built spaces increases areas covered in shade and reduces temperatures for the summer, therefore preventing the formation of urban heat islands. In turn, this can help to reduce the health risks which susceptible individuals (such as the sick and elderly persons) can experience during peak summer temperatures.

With regards to housing, the increased aid from the Housing Authority to help individuals and families purchase or rent a property is essential to support those who are financially unable to do so on their own. However, the increased expenditure on these schemes reflects the growing issue of the unaffordability of housing. Therefore, along with these measures, other efforts to directly reduce the prices of housing, such as those impacting supply and demand, need to be carried out. One of the measures which can be taken is to reduce the growing demand for accommodation by slowing down the influx of foreign workers into the country and by placing a limit on the number of short let accommodation units for tourists per locality, which are also causing other issues for residents in

certain localities, such as Swieqi^{xxxi}. A national policy on homelessness is also greatly needed to address an issue which has increased over the years. Such a policy should not only aim to address the lack of an official definition and of statistics available on homelessness, but also to change the perspective on the issue itself, by viewing it not as a criminal matter, but as a social one so that individuals who are struggling because they found themselves unhoused are provided with adequate and timely support.

With regards to gender differences in poverty rates, it is important to introduce or improve on measures which help women to achieve a better balance between paid and unpaid work. This should especially be the case for mothers who parent alone or have reduced their work hours following birth, so that they are financially supported during the child-rearing years. This support would not only help to improve the financial situation of these women, but also of the children they are taking care of. The important contribution of fathers in domestic and child-rearing activities should also be promoted, both in schools and in the media to further reduce gender inequalities.

When considering that many foreign workers, including TCNs, have contributed greatly to improving the country's economy and the GDP rate exponentially, stronger efforts should be made to ensure that they are treated fairly and to prevent their exploitation. Working towards improving the working conditions of these workers, both by ensuring equal pay and providing more job stability, will not only benefit them and their sense of wellbeing but will also enhance productivity and promote healthier competition in the business sector. However, this cannot be done without proper enforcement from the authorities and the issuing of elevated fines and harsher penalties which reflect the gravity of exploitative practices.

With regards to the challenge related to the justice system, white-collar crimes, such as corruption and other scandals, which are carried out by individuals within the public service, also need to be addressed swiftly, as these crimes exacerbate and impact the lives of the poor, since resources which could be utilised to help them are appropriated. Impunity also further breaks down the value systems in society which the National Strategy for Poverty tries to encourage such as those of community, solidarity and mutual respect. With regards to the issue of addictions, addictive behaviours unrelated to the use of substances, such as gambling, also need to be addressed as these have an impact on the financial situation of those who engage in them. Additionally, the issue of addictions should not

^{xxxi} Malta Today – Quality of Life - [Swieqi Mayor has witnessed the gradual transformation of his locality into Malta's 'short-let capital'](#)

only be viewed from a neurological or biological standpoint, but it should also be viewed as a social issue, especially by policymakers.

While technological advancements are a positive investment for the country, the introduction of AI in the employment sector may have negative repercussions on the jobs of those who are already at a higher risk of poverty (such as women and those with a low-level of education and income). Therefore, such risks need to be continuously monitored, measured and prevented, as the loss of these, already low-paying, jobs can only further exacerbate the financial conditions which these workers face. It is important that while efforts are made to introduce AI to administrative job sectors, an equal effort needs to be made to retain employees through training programmes and initiatives. Ethical training for employers in relation to the introduction of AI and its impact on workers should also be considered.

Lastly, as a Church, efforts to mitigate poverty, even in collaboration with the government, have also been carried out. One such initiative, which is being implemented through the Foundation for Affordable Accommodation, involves the development of 260 residential units in four localities which will be sold at 30% below the market price^{xxxii}. This initiative aims to help those who earn enough to not qualify for the current housing schemes, but do not earn enough to afford accommodation at the market price. Other entities and institutions within the Church, such as the Soup Kitchen and Loop amongst others, also make great and continuous efforts to help those who are in poverty. This work of the Church is tied to what Pope Leo XIV said in his message for the 9th World Day of the Poor: “*Our social responsibility is grounded in God’s creative act, which gives everyone a share in the goods of the earth. Like those goods, the fruits of human labour should be equally accessible to all. Helping the poor is a matter of justice before a question of charity.*”^{xxxiii} This perspective has also been borne out by all that has been included in this document.

Alessia Camilleri

Research Officer

September 2025

^{xxxii} Archdiocese of Malta (2025) – Housing - [260 affordable homes made possible through collaboration between Church and Government](#)

^{xxxiii} The Holy See (2025) – Poverty - [Message of the Holy Father for the 9th World Day of the Poor](#)