



A vision for Integral Human Development for our Country

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Origins

- In Catholic Social Teaching (CST), the concept of IHD was first introduced in the 1967 encyclical **Populorum Progressio**.
- Pope Paul VI insisted that development **cannot be limited to mere economic growth**. In order to be authentic, it must be complete, integral.
- In other words, it **has to promote the good of every person and of the whole person**, including the cultural, economic, political, social and spiritual dimensions.



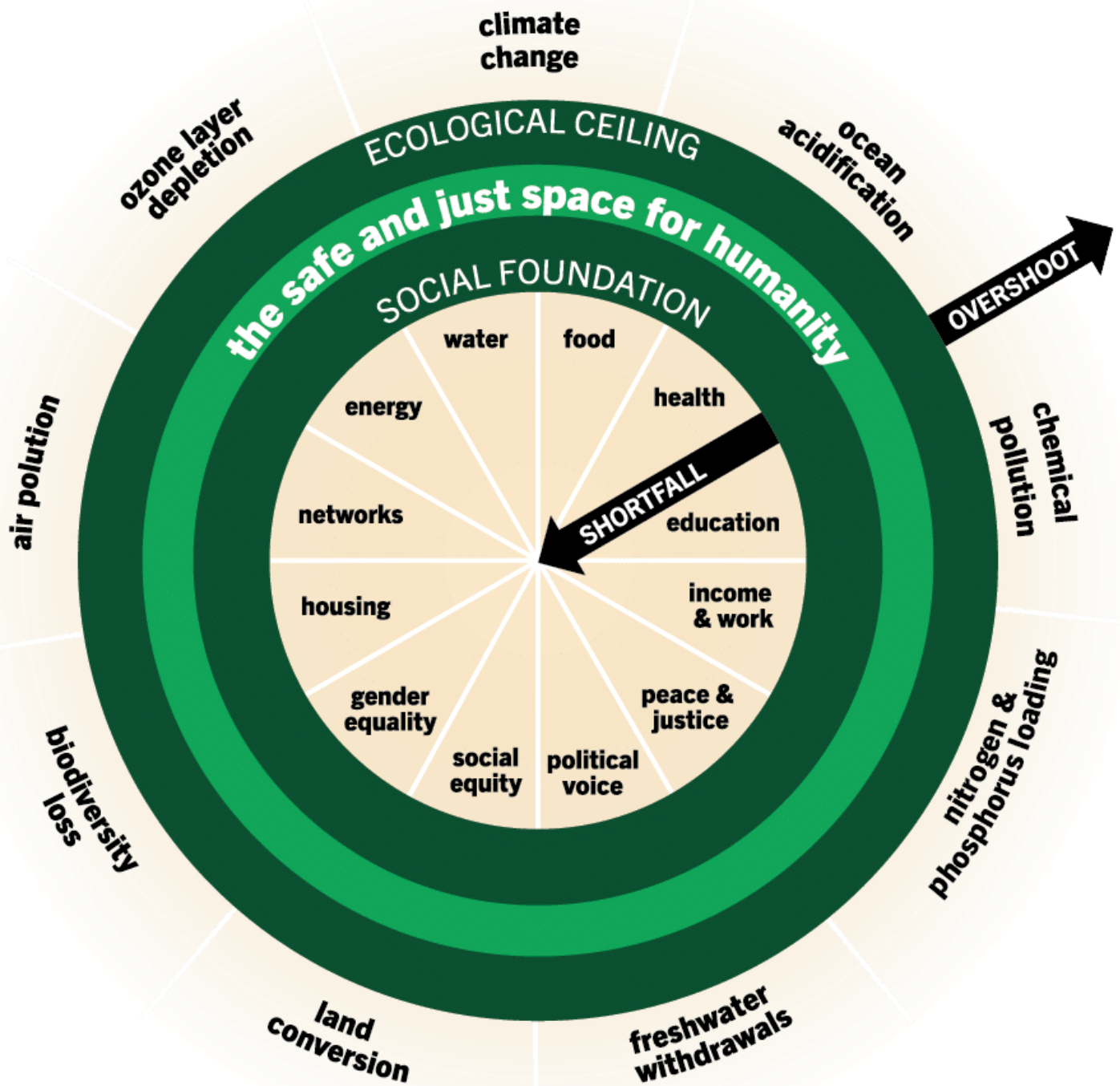
Beyond GDP

- To serve as a catalyst for discussion
- A call for action and cooperation amongst various entities to work together towards the common good
- A living document - ongoing research in the field of socio-economic development.

Beyond GDP

- Income
- Housing
- Education and skills
- Work & decent jobs
- Health & Lifestyle
- Environmental quality





Doughnut economics
 Kate Raworth



Housing Affordability

- More than 13,000 households were “overburdened”:

total housing costs represent more than 30% of the total disposable income) – double what it was just four years earlier.

- Rising property prices raise the threshold for access to the property market.
- The need for solutions which are not absorbed by the market.



Housing Affordability

- An individual aged 20-25 years with an annual income less than €25,000 became ineligible for a loan on the average-priced housing unit (c. €225,000) in 2023
- Faster than average growth in house prices has given rise to a group of middle-income individuals whose housing needs are neither catered for by the private market nor by the state.



Housing Affordability

- The eligibility of a 40-year-old individual for a home loan on an average-priced housing unit, with a maximum term of loan of 25 years, would require an annual income in excess of €35,000.
- Since three out of every four individuals aged between 35 and 45 years are earning below this threshold, a significant portion of the 40-year-old population would likely be ineligible.



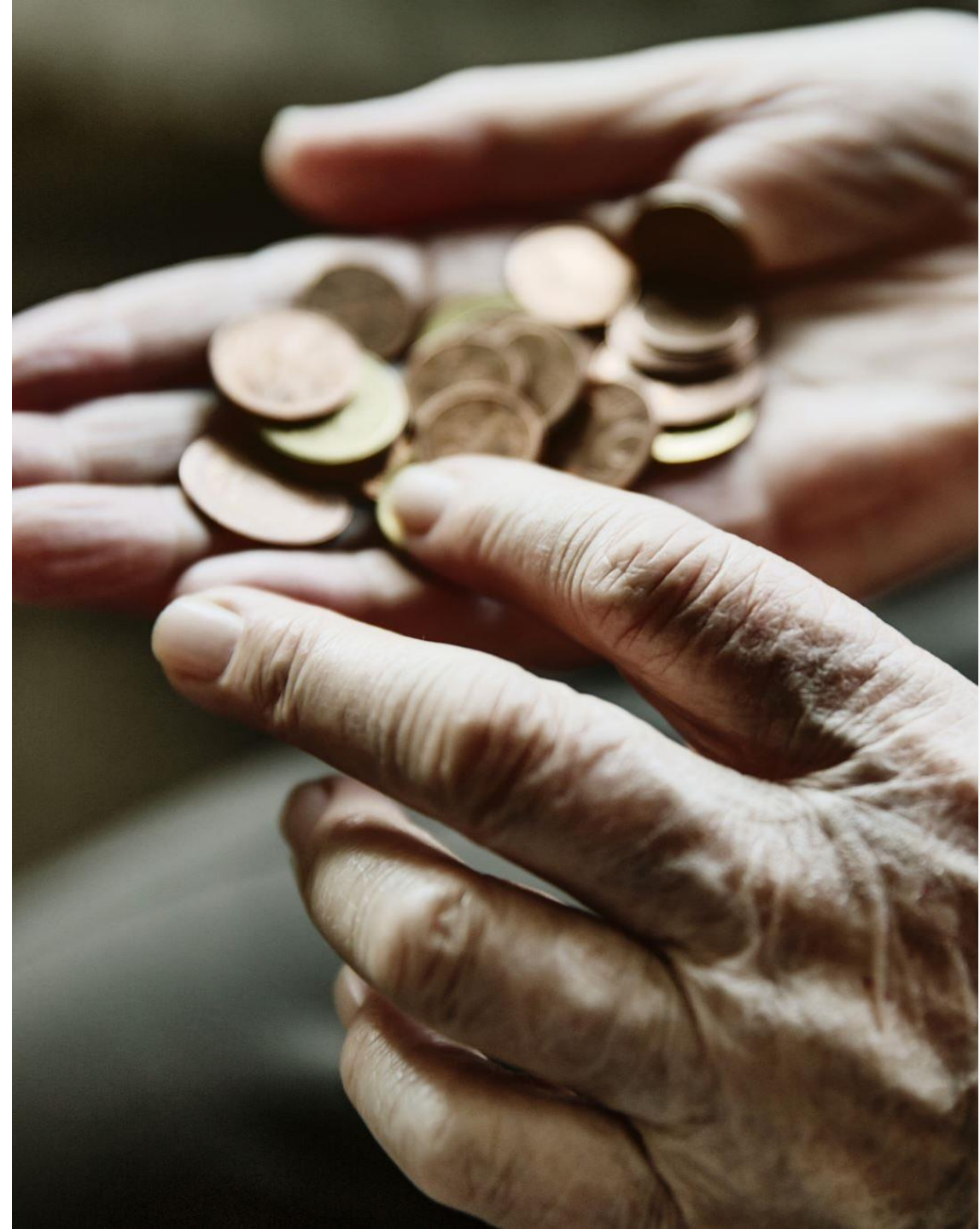
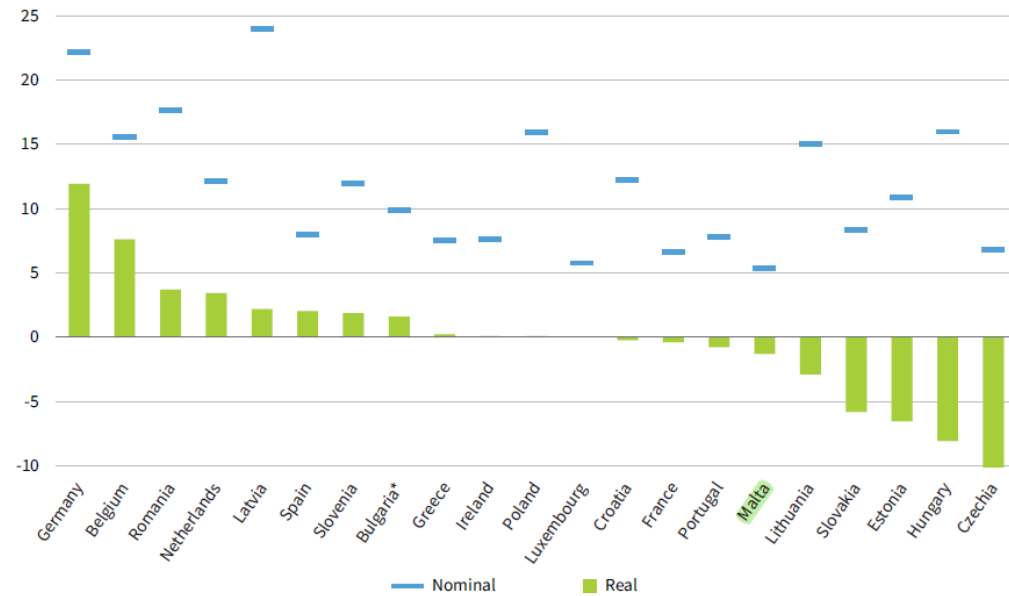
Housing Affordability

- Around one-third of those renting at market prices are overburdened.
 - (i) 63% of those aged less than 35 years;
 - (ii) 69% of non-Maltese citizens; and
 - (iii) 63% of those earning less than €12,000 per annum.
- The young, the foreign, and the low income.

Cost of living

While the nominal minimum wage increased by 5.4%, there was still a slight deterioration in the real wage.

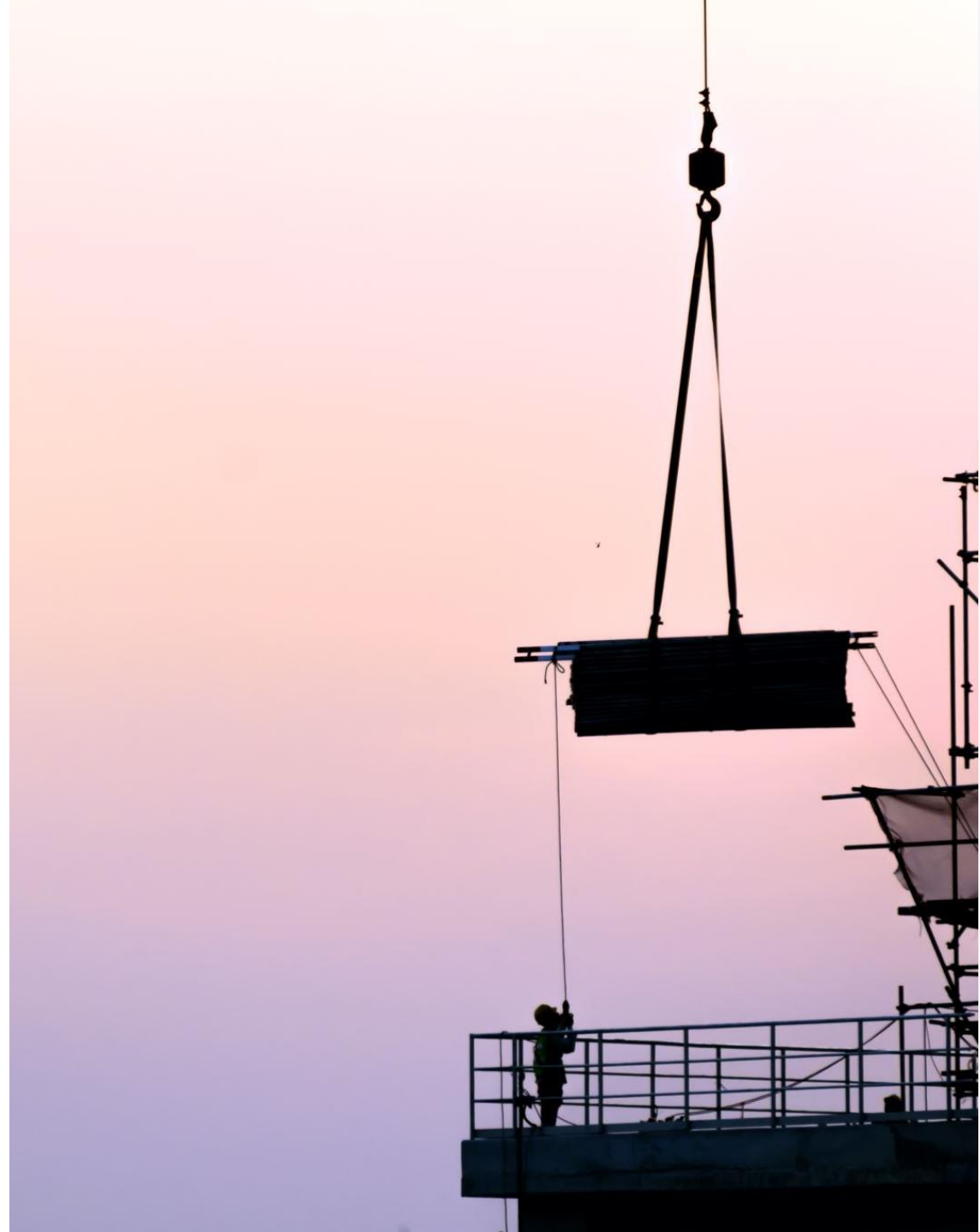
Figure 4: Rate of change in gross statutory minimum wage, 21 EU Member States, January 2022 to January 2023 (%)



Health & Safety in the Construction Industry

*The Ejja Ejja Culture,
A report by the Justice & Peace Commission*

It is evident that the situation results from a culture best described as 'ejja ejja' (get on with it) which pervades the work in this sector.



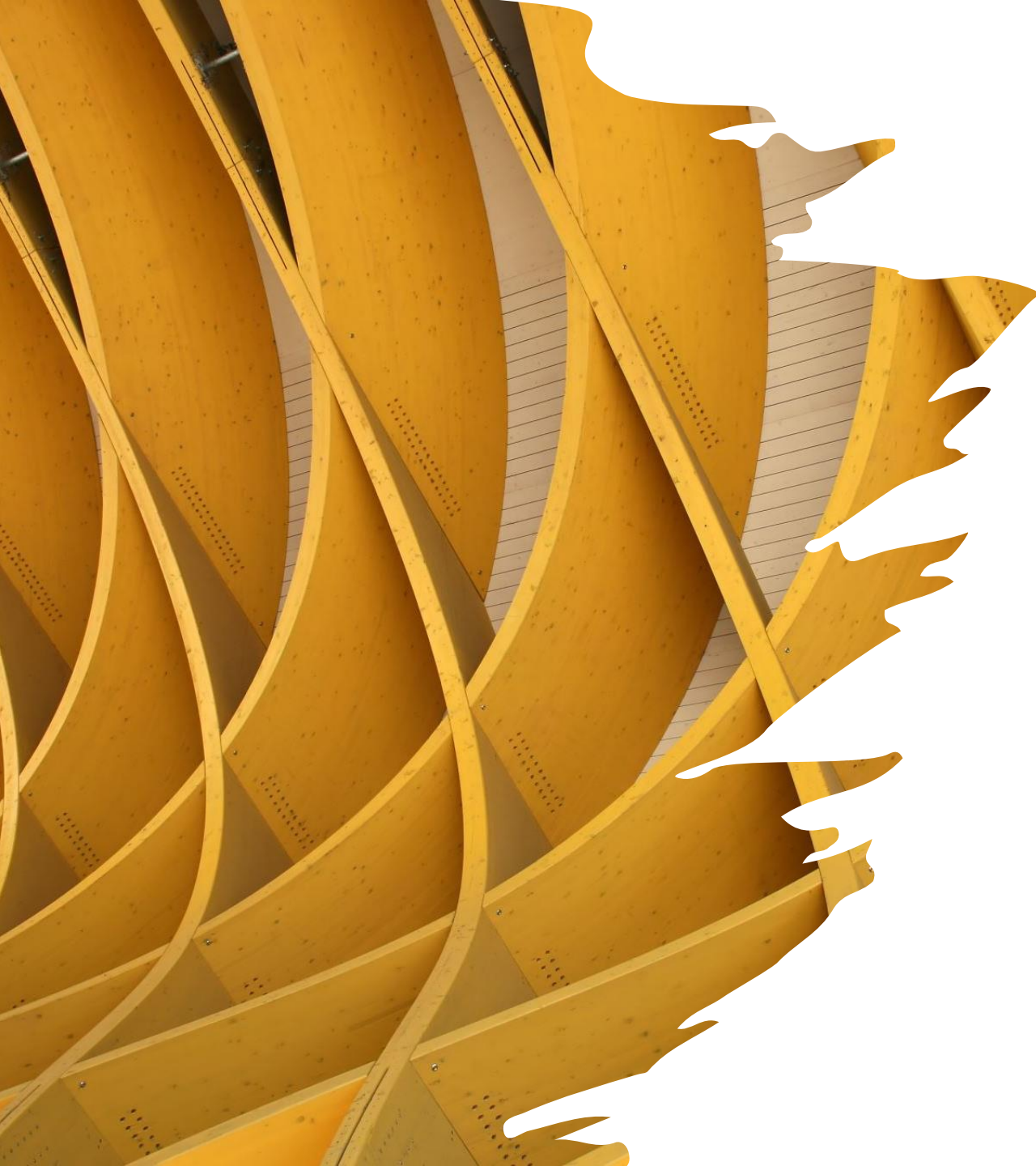
The image shows three wooden figures of varying heights in the foreground, slightly out of focus. The background is a bright, blurred outdoor scene, possibly a construction site or a park. The figures are simple, rounded shapes with a textured surface.

Health & Safety in the Construction Industry

- An unacceptable mismatch between theory and practice, with insufficient and sporadically enforced law enforcement and penalties failing to serve as effective deterrents.
- It is impossible and irresponsible to isolate health and safety issues from the wider socio-economic, political and legal realities.
- Unfair and misleading to blame workers, especially those at the bottom of the socio-economic pyramid, for unsafe conditions and increased accident risks.
- Competent authorities fail to ensure a level and fair playing field that guarantees the right to a safe and healthy work environment for all workers.

8 recommendations

- Use tax and policy levers to reduce risks associated with unrealistic deadlines brought about by the created need to build more in the shortest time possible.
- Workers' unions should be at the forefront in advocating for a rights-based approach while actively striving to widen their membership base to include foreign workers.
- Provide cultural sensitivity and bias training to all frontline stakeholders.
- Strengthen the provision of health and safety courses and, where necessary, language training.
- Conduct further research to study the effects of machismo culture on the health and well-being of workers in the construction industry.
- Re-evaluate work permit regulations and immigration laws disempowering migrant workers.
- Increase resources for OSHA and establish a one-stop phone number to report all construction-related complaints.
- Make insurance coverage a prerequisite for contractors seeking to be licensed.



**It cannot be
emphasised enough
how everything is
interconnected.**

Pope Francis, Laudato Si