

COMMENTARY

Homelessness and Adult Education in the UK and Malta

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Introduction

In this piece, I aim to present a critical commentary on the relationship between adult education and homelessness in two different European contexts: the United Kingdom and Malta. As a developing adult educator from the UK, with experience of living in Malta, I am in a privileged position to be able to draw on knowledge and experience in both contexts to illuminate the topic in a comparative way. I position myself as a feminist adult educator who supports a capabilities or asset-based approach to development (see, for example bell hooks, 1994, Sen, 1999, Foot & Hopkins, 2010, and ElKhayat, 2018). After several years working in community education with marginalized groups in the UK and Global South (South America and Southern Africa), I recently came to live in the small, southern-Mediterranean island nation of Malta, where I undertook a student-placement with a homelessness charity (January-June 2018). At the time of writing, there is limited data showing the scale and impact of homelessness in Malta so whilst focusing in particular on Malta and the UK, reference will also be made to research from other countries.

This article is divided into sections, which elaborate upon different aspects relevant to the topic. It is ambitious to tackle all aspects in great depth in an essay of this length, however given the complex nature of homelessness and marginalization more broadly, it is necessary to at least touch upon these in

order to critically comment on the relationship between adult education and homelessness in an informed manner. The article begins with a look at supra-national and national policy with a focus on inclusion, before moving on to country-specific data on homelessness. After this necessary contextualisation, I comment critically on interventions with marginalised groups, what works, what does not, and, crucially, what ought to happen if adult educators who value social justice are to truly engage those 'hardest to reach'. This work cannot provide irrefutable solutions to the issue of engaging homeless people with education, but it does offer examples of what can work and encourages the reader to consider for themselves some of the broader questions that arise.

Education Policy and Inclusion

People experiencing homelessness experience one of the most acute forms of social exclusion. Exclusion refers to processes that prevent individuals, groups or communities from accessing the rights, opportunities and resources (e.g. housing, employment, healthcare, education) that are normally available to members of society and that are key to social integration (Pantea, 2015, p.180). Social exclusion may be the consequence of structural forces such as laws, public policies, ideologies, values and beliefs. Pantea (2015) is right to note that despite being linked to poverty, social exclusion encompasses "complex processes of social disintegration" (p.180). For example, a significant factor of youth homelessness in the UK (and in many years the leading cause) is family breakdown (Crisis, 2018).

According to the Access to Education report (Downes, 2014), the problem of social exclusion leading to inequality in education persists in most European countries and although the EU has "no legal powers over Member States' education and training systems, the Council has agreed certain targets regarding participation in Higher Education and Adult Education and for the reduction of early school leaving" (p.viii). In the case of Malta, despite some reduction in early-school leaving over the past decade, this remains a problem area (Eurostat, 2018) which impacts on post-compulsory education. More young men than women drop out early but, in both cases, Malta has a higher early school-leaving rate than the UK - this despite stipends incentivising students to post-secondary education. Malta's early drop-out rate in 2017 averaged 18.6% (Males 21.9%, Females 15.3%) compared to UK average of 12% (Eurostat, 2018).

In their 2017 Global Education Monitoring (GEM) report, UNESCO states: “Prioritizing education is key to creating peaceful, prosperous, fair and sustainable futures for us all” (p.1). However, lifelong learning agendas for marginalised groups often stall between strategy and implementation. There are numerous explanations for this inertia and the 2017 GEM report highlights an “underdeveloped education framework of structural and process indicators” as one of the limiting factors (p.4). An interesting observation that cannot be elaborated on here, is that the UN framework for structural and process indicators for the right to health is robust. As such, meaningful work can therefore be done in this area to analyse the implementation and adoption of interventions with marginalised groups (see, for example, Beaton and Freeman, 2016).

Whatever the challenges when implementing a policy or agenda, it is nonetheless essential to propose a vision and to aspire for social justice. Inspired by a humanistic vision of education and development, UNESCO’s Education 2030 Action Plan (2015) confidently claims that “inclusion and equity in and through education is the cornerstone of a transformative education agenda, and we therefore commit to addressing all forms of exclusion and marginalization, disparities and inequalities in access, participation and learning outcomes” (p.6). Social inclusion means prioritising those who are already socially excluded and those at risk of social exclusion so UNESCO’s commitment to focus efforts on “the most disadvantaged” (p.6) is appropriate.

An important caveat is that the notion of social inclusion is problematic because of its inherent normative character. As Rogers and Horrocks (2010) note: “social inclusion [...] often means the inclusion of the oppressed into existing structures rather than the transformation of these structures” (p.188). It would be naïve at best, wilfully oppressive at worst to ignore this important caveat and those involved in adult education with marginalised people, including the homeless, must critically consider to what extent their work supports or conditions their learners.

In light of this statement, it is disappointing to observe recent trends in lifelong learning policy. According to the most recent Global Education Monitoring Report, the primary global indicator to assess Skills for Work is Information and Communication Technology (ICT) literacy (UNESCO, 2017, p.182). This appears limited in scope, given that there are numerous other skills relevant to work, nonetheless this is revealing of two global trends: one

being a widespread technological and digital revolution, the other being that lifelong learning is increasingly focused on skills acquisition.

In the UK (an advanced capitalist, post-industrial society), adult education policy focuses almost exclusively on formally acquired labour skills, ICT literacy being one of them. Tomlinson opines that current UK policy is “overly utilitarian and individualistic” (2013, p.79). In a 180-degree shift from the oft-cited Delors report (1998), 21st century European education and employment policy can now be seen to promote a mechanistic approach to learning, which encourages (or pressurises) individuals to find their place in an ‘economy that works’. Robinson’s *Changing Education Paradigms* (2010) clearly illustrates Bourdieu and Passerson’s (1977) concept of social reproduction and refers to “batches” of students, “churned out” by schools and Higher-/Further-Education providers, which even today are driven by Enlightenment ideas of success and an education philosophy shaped by the Industrial Revolution and Empire. Brinkley convincingly articulates in *Knowledge Economy* (2008) that producing ‘educated workers’ is key to the success of knowledge-based economies. Evidence that adult education is informed by such rationale is seen in an increasing number of apprenticeships, Continued Professional Development (CPD) provision and in policy documents such as *A New Skills Agenda for Europe* (European Commission, 2016) and in the UK, specific policies such as the ‘*Developing the Young Work Force*’ policy (Education Scotland, 2017).

In Malta, the Directorate for Research, Lifelong Learning and Innovation within the Ministry for Education and Employment launched a Lifelong Learning Programme for 2017-18 offering “courses in essential skills including reading and writing, maths, and ICT for beginners” (EPALE, 2017). A closer look at the courses offered shows that there is indeed more on offer than basic skills (for example, ‘Creative Expression’ and ‘Visual Arts’), however the primary focus appears to be on the acquisition of basic skills, language skills and vocational training (Directorate of Lifelong Learning, 2018).

The influence of such a policy landscape can impact on individuals’ motivation to pursue adult education. Extrinsic motivational factors such as economic pressure are particularly felt by two categories of mature student to whom Osborne, Marks and Turner (2004) refer as ‘Careerists’ and ‘Escapes’ (p.297). Such students tend to be in relatively stable financial positions. Other categories of mature student who are financially insecure, such as homeless

people, may self-exclude, especially if their pursuit of learning is not explicitly connected to future economic gain.

Such a skills and employment-focused approach is not the only way to look at adult education or lifelong learning policy. Adult Education approaches developed through the lens of youth work or non-formal education policy appear to take a more holistic view of adult education, more in-keeping with the philosophy that informed the Delors report. For example, there is greater focus on social inclusion in all its aspects (not just economic inclusion). In particular: “The EU defines social inclusion as ‘a process which ensures that those at risk of poverty and social exclusion gain the opportunities and resources necessary to participate fully in economic, social and cultural life and to enjoy a standard of living and well-being that is considered normal in the society in which they live” (Pantea, 2015, p.180). Reassuring as this may be, youth-work and non-formal education are considered specialisms within the broader field of adult education; as such, they are in danger of being subsumed by more dominant narratives.

Homelessness in Malta and the UK

The empirical data on homelessness in Malta and the UK offer an incomplete and confusing picture. There are no official Eurostat estimates on homelessness and homelessness policy is fairly new in most EU countries (except for in a small number of cases, policy has only been developed over the past ten-fifteen years (Gosme, 2014, p.289).

Malta does not have a well-developed, research-backed policy. An in-depth search through policy papers, press releases and census information on the government website (www.mt.gov), the Housing Authority’s website and requests to the Department of Information (DOI) provide scant information on this issue. For example, an information officer at the DOI informed me that I could “get in touch with some of the NGOs in this sector, who may have relevant information in this field” (Personal Communication, 3rd May 2018). Indeed, the Maltese Housing Authority provides financial assistance to non-governmental organisations that provide a ‘scaffolding’ for the homeless (Housing Authority, 2018), but it is the NGOs that are responsible for how they provide shelter to people in need. This comes seven years after the 2011 Census of Population and Housing, which is 365 pages long without a single mention of homelessness; it appears that homelessness is still not a priority for the Housing Authority. It is likely that the people experiencing

homelessness in Malta are hidden somewhere within the figures for 'population in institutional households' (p.17), however no further specific information is provided.

The bulk of the data available for Malta have been gathered by urban sociologist Dr Cyrus Vakili-Zad (2006, 2011, 2013) and the YMCA, a well-known NGO providing shelter and psycho-social support to people experiencing homelessness in Malta. The most current information on homelessness in Malta comes from the shelters themselves and the YMCA keeps interested parties up to date on the situation via its website, Facebook page and public awareness activities. The YMCA report a significant year on year increase in demand for shelter, from 3,223 bed nights in 2015 to 8,283 bed nights in 2017 (YMCA, 2018). Camilleri-Cassar's (2011) work with migrant women in Malta sheds some light on the issue as many migrant women in this research were shown to experience homelessness. Vakili-Zad's research 'Counting the Homeless' (2006) proposed a way to more seriously assess the issue, however since then empirical research has been undertaken only sporadically. According to the recent transnational studies from the European Observatory on Homelessness (EOH) (2016) and the OECD's Homeless Population report (2017), information is consistently missing from only two EU member states: Cyprus and Malta. A more consistent and accountable approach is needed.

The research output of UK government, social research bodies and charities such as Crisis and Shelter demonstrate a much higher level of engagement with the issue of homelessness than we see in Malta. For example, statistics on statutory homelessness are disseminated publicly via the www.gov.uk website at least every quarter, with annual reports also available; this demonstrates a good level of accountability and transparency. Transparency may be worthy of praise, however it is important to note that statutory homeless data does not directly provide a definitive number of people or households affected by homelessness; the term 'homelessness' can include: priority need category (e.g. those with children), temporary accommodation (e.g. hostels, women's refuges), statutory homelessness, voluntary homeless, rough-sleeping, 'hidden homelessness' (couch-surfing, overcrowded/inadequate housing, those who have not approached their local authority for support). The Homelessness Reduction Act 2017 implemented on 3rd April 2018 obliges local authorities to provide prevention and relief measures for those experiencing or threatened with

homelessness (Gov.uk, 2017). Here we can see that in comparison to Malta, there is greater emphasis on prevention *and* cure, whereas in Malta we see only emergency shelters provided by NGOs.

Through working at a homeless shelter in Malta, I have come to know a number of residents who are in employment and ready to move on but cannot leave the shelter due to a lack of affordable housing. Vakili-Zad and Hoekstra's research (2011) on house vacancy rates shows that there is no lack of housing in Malta yet paradoxically "housing prices have been rising [...] for decades, unabated" (p.441); Briguglio and Bugeja (2011) note that Malta's housing sector has been "progressively liberalized" (p.17). The residents at the homeless shelters in Malta could have somewhere to go, if only they could afford to leave. This alarming situation is a small glimpse into the bigger issue of institutional poverty, an area which requires further attention in Malta.

In the UK, the 'housing-crisis' has driven rents up and Crisis reports that "the absolute shortage of genuinely affordable housing for low income households in large parts of the country continues to be intensified by welfare policy. The benefit cuts introduced in this decade, and those planned for coming years will cumulatively reduce the incomes of poor households in and out of work by some £25 billion a year by 2020/21" (2017, p.219).

Briguglio and Bugeja (2011) note that Malta employs a blended welfare model, combining elements of Liberal, Social-Democratic, Continental and Southern European models. Malta must also "keep in line" with EU targets (p.15), however the current lack of effort on this issue suggests that this obligation is unlikely to be met soon. Within Southern European welfare models, the traditional family is depended upon to play a prominent role in the provision of welfare. The obvious problem here is that for those without family to depend on, there is no other safety net in place. The homeless are socially excluded for a number of reasons, family breakdown through domestic violence being a significant one. The nature of family life in Malta is not as it once was; key actors in society must respond to this evolving reality.

This brings us to a key aspect of homelessness, applicable in Malta and the UK. The data we have reveal how *intersectional* in nature the issue of homelessness is. For example, gender intersects with socio-economic status in a way which is leading to the "feminization of homelessness" (Vakili-Zad,

2013). Vakili-Zad found “significant association” (p.541) between the low position of women, the high prevalence of domestic violence and homelessness, although he acknowledges that further research is needed to see if this association is causative. The 2011 census shows that “institutional households exhibit a different socio- economic profile than other private households [...] a larger share of females was found in institutional households (55.6%)” (p.17). The fact that a disproportionate number of women (and children) are living in institutional households (technically homeless) is unlikely to be a coincidence as research from other national contexts suggests (see, for example: Clover, 2016). Given the relatively high levels of economic inactivity for women in Malta (Eurostat, 2018) and the power imbalances this often influences in family and domestic life, women who seek an independent life outside of the family home experience drastic consequences, such as social exclusion and homelessness.

In light of robust empirical data collected over decades, UK researcher Reeve (2018) confidently states that homelessness in the UK is “inherently gendered” (p.164), going on to say that “women's homelessness can be understood in the context of sexual division of labour that produces and reproduces inequality and disadvantage in the labour market” (p.167). When it comes to women experiencing the most acute form of homelessness (rough-sleeping), the sexual division of labour continues to manifest, this time often as “survival sex” (Reeve, p.168). The latest rough-sleeping statistics from England show that there was a 15% increase in the number of rough-sleepers compared to the same quarter in the previous year. Of the 4,751 people counted to be sleeping rough in Autumn 2017, 14% were women, 20% were non-UK nationals and 8% were under 25 years old (Gov.uk, 2017).

Besides gender and socio-economic status (SES), citizenship- or refugee status is another area that intersects with homelessness. Evidence for this can be seen in ‘The Humanitarian Crisis and the Homelessness Sector in Europe’ (EOH, 2016) and other sources including the Malta 2011 Census, which shows that 20.9% of those in ‘institutional households’ were living in refugee homes/open centres (p.17). Camilleri-Cassar’s research (2011) demonstrates how migrant women are at risk of the most extreme forms of poverty and social exclusion, “in many if not all dimensions of life” (p.193).

Taking all of this into account, we can deduce that key issues related to homelessness in Malta and the UK are: hidden homelessness and institutional

poverty, shortage of empirical data, lack of initiative from government (more so in Malta than the UK), and intersectionality, in particular: socio-economic status, gender, citizenship- or refugee status.

Engaging the ‘Hardest to Reach’

In this section, I will share examples of different approaches taken in formal and non-formal educational settings to try and engage marginalized people, particularly people experiencing homelessness. It is important to recognise that “even the most marginalised [...] are related to society in several different ways” (Fangen, 2010, p.136). In addition, minority groups may perceive social inclusion in certain circumstances as cultural imposition/assimilation. It is therefore imperative that any offer of engagement be a genuine offer, not an obligation.

Within formal settings such as colleges and universities, we see a heavy focus on employability and basic skills, widening participation and some community outreach. In non-formal settings, a broader range of interventions including arts-informed community education and social enterprise is offered, however non-formal education providers in the charity sector are increasingly offering employability related courses for people experiencing multiple exclusions. As Clover (2016) notes: “For the homeless, the educational scope is one of employability [... to ...] become ‘productive’ members of society” (p.5).

Formal Education - Employability for Young People

Recent literature on access to post-secondary education in the UK focuses heavily on ‘work-readiness’ (see, for example: Symonds and O’Sullivan (2017) and Department for Education (2017). The term ‘work-ready’ is patronising and assumes that those not in employment have work to do before they can work (this may well be the case but to assume so before understanding prospective learners’ lives is problematic). Brine sees a connection between this attitude and recent welfare reforms in the UK such as ‘sanctions’ and the ‘Bedroom tax’, whereby the ‘economically inactive’ are constructed as “low-level learners, beyond the ‘knowledge economy’: individualised and pathologized, blamed for their presumed lack of qualifications, and it seems for their illness or disability also” (Brine, 2011, p.125). Pathologizing those experiencing the most acute forms of social exclusion such as rough-sleeping denies prospective learners their humanity and creates an unequal power-

dynamic between learners and educators, unlikely to result in critical, humane, emancipatory education. Meaningful inclusion requires equity so adult education professionals aiming to engage people who are socially excluded must seriously question their assumptions regarding prospective learners.

Depending on the nature of the opportunity and the motivation behind it, engagement with education or employment can impact positively on people. The latest Department for Education (DfE) figures on *Participation in Education, Training and Employment by 16- to 18-year-olds in England* augur well as participation continues to increase at ages 16 and 17 and the numbers of young people not in education, employment or training (NEET) decrease (DfE, 2017). However, numbers never tell the whole story and Batini, Corallino, Toti, and Bartolucci's work on understanding and defining NEET offers a fuller picture of the kinds of lives led by young people categorised as 'NEET'. They identify three major subgroups: "those who were in temporary transition states involving a period NEET; young parents who take a conscious decision to be NEET for a defined period to care for their children; young people who are homeless, needing care, or have emotional and/or behavioural problems" (2017, p.29). Considering that these young people counted as NEET are living complicated lives with great need and/or responsibility, it could be argued that supporting them with these needs is not only compassionate but necessary for any education or training intervention to yield a long-term positive outcome.

Formal Education - Student Finance and Community Outreach

As the commodification of education and individualisation of learning continue to be embedded in adult education, perhaps one of the biggest barriers to education for those on the fringes of society is acquiring the money needed to pay for post-secondary education (tuition fees *and* living costs). Downes (2014) argues that improving access to university ought to be a quality indicator in university rankings as "quality and access [...] require each other" (p.23). Although this may be a distant dream, it is heartening to see formal education providers making an effort to provide relevant learning opportunities for non-traditional students.

The Maltese government gives stipends to students in post-secondary and tertiary education. There are various reasons why this takes place. In the first instance, Malta has very low rates of students in post-secondary and tertiary

education compared to other EU member states (Eurostat, 2018). Student Finance in the UK is structured very differently. The current UK government proposes 2-year accelerated degrees at around £11,000/year as a way to increase flexible higher education provision that offers 'value for money'. The Education Secretary suggests that the accelerated programmes "support social mobility and economic growth" (UK Government, December 2017, p.3) but it is possible that only those with the financial means to pay the heavy annual price tag will consider this option and accelerated courses pressurise learners to get the skills they need *as soon as possible*, or else be left behind.

Besides financial concerns, there are many reasons why people do not pursue university education. In this case, community-based outreach programmes can be an effective way of providing education opportunities for marginalized people. The University of Glasgow's 'Activate' programme is an innovative "community-based introduction to Community Development provided by the University of Glasgow in partnership with local agencies" (University of Glasgow, 2018). This widening-participation initiative offers community workers, volunteers and activists an opportunity to participate in an access course that - upon successful completion and after making the personal decision to apply to university - allows participants to become students on the undergraduate degree in Community Development.

The approach taken by Activate coordinators is to connect with people through what anthropologists might call 'culture-brokers' (community gatekeeper or link person). Such people lend credibility to a course, encouraging participation of people who might otherwise self-exclude. Those who take a more cynical view of community engagement could see this approach as insidious, but I would argue that when something like Activate is seen as tool to be used by the participants, there is potential for empowerment. Under no obligation to pursue university, participation in Activate affords people a different kind of cultural capital in their community, even if it is one which gives "added value" based upon pre-existing hierarchies of what constitutes education.

Whereas community volunteers and activists such as those on the Activate course understand personhood in the context of (their) community, "higher education develops individuals within a market context of competition" Overend (2007, p.146). Although referring to monastic communities in his essay, Overend's observations about the different conceptions of personhood

within Higher Education settings and community settings may resonate with those who have an understanding of community education. Despite consistent levels of participation in the Activate programme, there remain cultural barriers that prevent most participants from pursuing the Bachelor degree; most choose to put their new learning and confidence to use in the world they already know.

Participatory and Arts-Informed Non-Formal Education

Anne Harley (2012) argues in *We are poor, but not stupid* that a respect for people's lived experience and their ability to critically engage with and shape the world is the basis for educational engagement if the experience is to be one of liberation. Her argument draws mainly on the visceral experience of social movements who experienced the hardships of neo-liberal, post-apartheid South Africa. Six activists produced their own book based on their experiences and reflection during a course on participatory development that Harley co-ordinated. In contrast to the top-down didactic methods often found in formal settings, a participatory, dialogical approach to adult education is commonplace in community development and within institutions who avail of critical pedagogues (see, for example, Ledwith, 2011) and Vella, 2002).

Arts-informed teaching is one way to engage learners in a participatory way. Clover's two-year feminist arts-based adult education project with a group of homeless and street-involved women in the USA is an inspiring example of how this can be done. Clover (2016) cautions that creative education projects such as this "are not a panacea; they do not stop homelessness and neoliberalism in their tracks; they do not prevent women from reverting back to problematic ways that can prove fatal" (p.4), however they can contribute to transformation for some people, a result not to be discounted. The women Clover engaged with were mostly highly educated (including one PhD) and most had become homeless because of "violence or trauma, mostly at the hands of men" (p.5) (note that this is common too in the UK where "*domestic violence [...] is the catalyst for [women's] homelessness*" (East London Housing Partnership, 2016). The project Clover describes was implemented in stages over a two-year period with frequent and flexible workshops lasting up to four hours. The themes and content of the 'curriculum' were informed and shaped by the participants with support from Clover and peers. This approach led to a feeling of collective ownership and personal and mutual

responsibility, elements which contributed to sustained engagement and positive outcomes of the project.

Besides the obvious benefits of cultural democracy in such participatory spaces, another draw that encouraged engagement was the provision of food (p. 7). This is an effective and often necessary element of engaging with marginalized people experiencing financial hardship, as corroborated by Nugent (2015) who observed 'empathy in action' when workers from an NGO tackling substance misuse provided a "discrete helping hand" to young people by always keeping a bowl of fruit in their kitchen (p.280). Such discretion and responsiveness regarding the needs of marginalized and disadvantaged people is a necessary and welcome element of any initiative aiming to engage people in learning opportunities. Discretion prevents shaming, surely a prerequisite for any emancipatory learning. Nugent observes that educators who appealed to young people using a health perspective rather than moral arguments "proved very successful" in sustaining motivation and engagement (p.281). Clover's findings also demonstrate that a non-judgmental approach that focuses on moving forward with strength and in solidarity is a key element of emancipatory and transformative learning as "an emphasis on damage and vulnerability can oftentimes compound feelings of disempowerment" (p.10).

Brown (2015) provides numerous examples from the UK and Spain of how participative methodologies can generate critical thinking and thus offer learning opportunities that are transformational. Brown questions whether the tendency of formal education "to reproduce the hierarchies of society" (p.142) might make non-formal education more suited to the creation of learning spaces that promote transformation.

Concluding Remarks

Social exclusion is a complex issue that contributes to educational inequality globally. Supra-national and national education policy has put social inclusion on the agenda, ostensibly prioritising the most disadvantaged. However, we also see an increasing focus on employment related outcomes in education policy with minimal promotion of alternative learning outcomes. Perhaps because we in the 21st century have been born into a capitalist world, we have found it easier to implement policy which fits into this framework. However, it is precisely within this world that homelessness and other forms

of social exclusion have manifest; leaving this system unchallenged is irresponsible and unsustainable.

It appears that the field of adult education has become (or perhaps, remains) a polarised field with two very different approaches: one looking to provide adult education that incorporates people into existing systems and another which aims to meet people where they are in an effort to promote community empowerment and possible transformation. For those passionate about shifting the focus of education from strategies to cope within systems of structural violence to the flourishing of marginalized individuals and communities as a priority, the latter approach may be the most appealing, albeit challenging to coordinate on a large scale. As Freire elaborated in *Pedagogy of the Oppressed* (1970), social change is dependent on people unlocking the will to change and on the willingness to engage in a process of conscientisation. Educators cannot support any process of personal or community development with others without engaging in such conscientisation and critical reflection themselves.

Given the intersectional nature of homelessness as a form of social exclusion and the insufficient data available (especially in the case of Malta), sensitive and urgent action is required to develop the body of research on this issue. Much more empirical data is needed to illuminate the issue. The data we have indicates that homelessness, whether hidden or not, is increasing; 'even' people with tertiary education are not immune, 'even' those with jobs are not immune. Institutional poverty is a real and shameful reality in Malta and in the UK.

Despite the challenges, there is substantial evidence that it is possible to engage people in learning, even when experiencing social exclusion such as homelessness. Formal education institutions have a role to play in terms of improving access to Higher-/Further-Education for non-traditional students and in generating research which connects policy to the lived experience of people experiencing homelessness. Community outreach programmes such as the University of Glasgow's 'Activate' can offer opportunity for engagement without pressurising learners. Sustained and positive engagement with learning has been demonstrated in non-formal settings characterised by the following: participatory, relevant, responsive, non-judgmental, empathetic, patient, gender-informed.

Regardless of setting, truly engaging people who experience social exclusion means more than the ticking of a diversity box. There is pressing need to critically question the motives and methods of inclusion practices – this applies to frontline practitioners as much as policy makers. I end this paper by suggesting possible questions for the reader to reflect upon:

- Why should we include people who have been marginalized by society?
- Why do we want to include people who have been marginalized by society?
- Is it to ‘save’ them? There are times where this may be just and other times where we pathologize the marginalized, the ‘other’. Consider the difference.
- Is it to ‘harness their potential’? Does this mean exploiting or liberating people?
- To what extent are current practices supporting or conditioning people?

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