

# Family Socialization and Intergenerational Patterns of Social Assistance (Minimum Income): Evidence from Montenegro

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**Family Socialization and Intergenerational Patterns of Social Assistance (Minimum Income): Evidence from Montenegro.** This paper explores the role of family socialization in the intergenerational transmission of poverty risk, with a focus on patterns of reliance on poverty-targeted assistance in Montenegro. Drawing on two waves of the European Values Study and applying logistic regression across four analytical models, the analysis tests two hypotheses related to early-life disadvantage. The findings show that childhood experiences of parental unemployment and material hardship significantly increase the likelihood of receiving social assistance in adulthood, indicating a cumulative trajectory of disadvantage. The results also suggest that socio-economic deprivation within the family context may shape long-term orientations toward work and public support. These insights align with theoretical perspectives that interpret poverty as a reproduced life-course pattern rather than a short-term disruption. The discussion underscores the need for integrated, preventive social policy measures aimed at disrupting the intergenerational transmission of poverty. The findings carry important implications for the reform of residual social protection systems in post-socialist contexts such as Montenegro.

Sociológia 2025, Vol. 57 (No. 6: 526-551)

<https://doi.org/10.31577/sociologia.2025.57.6.19>



**Key words:** *Family socialization; intergenerational patterns; social assistance; poverty risk; material deprivation; life-course disadvantage*

## Introduction

Intergenerational poverty remains a persistent challenge for social protection systems in post-socialist societies, particularly in countries like Montenegro, where social assistance functions as a last-resort, poverty-targeted measure. The enduring legacy of economic transition, coupled with limited opportunities for upward mobility among vulnerable populations, has constrained the development of inclusive welfare institutions. As Bannink and Hoogenboom (2007) note, socialist-era welfare models often failed to universalize protection and have, in many cases, evolved into residual systems marked by selective access to support.

Numerous comparative studies indicate that children growing up in households affected by poverty are more likely to face long-term disadvantages in education, labor market integration, and health outcomes (Bäckman – Nilsson 2011; Mood – Jonsson 2016). European research further highlights the existence of intergenerational transmission of poverty, where material deficits are

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passed down from parents to children, shaping their future economic prospects and increasing the likelihood of dependence on social transfers (Paulsen et al. 2022; Corak 2013; Esping-Andersen 2004; Duncan – Brooks-Gunn 1997).

This study focuses on analyzing the long-term effects of familial social and material inheritance on vulnerability to poverty-targeted social assistance in Montenegro. Special attention is given to examining how childhood conditions expressed through paternal unemployment and financial difficulties within the household influence later exposure to social and economic insecurity. Rather than measuring welfare dependency in a longitudinal sense, the research adopts a vulnerability-oriented perspective that recognizes the cumulative disadvantages inherited through early-life deprivation. This approach emphasizes how structural constraints and family background contribute to persistent forms of social need, which manifest through reliance on social assistance mechanisms.

Second, the paper outlines key features of the social assistance system in Montenegro and summarizes relevant poverty indicators based on official statistical records (MONSTAT – EU SILC). This is followed by a presentation of the research design and conceptual framework, which employs logistic regression models using European Values Study (EVS) data from 2008 and 2017 to identify how early-life deprivation contributes to later-life vulnerability. In doing so, this paper adds to the intergenerational poverty literature by providing empirical evidence of the link between early-life socialization deficits and subsequent reliance on social assistance.

The paper is structured into four main sections. The first outlines the theoretical framework, combining structural and intergenerational perspectives on poverty with a contextual overview of the social assistance system in Montenegro. The second presents the research design, including the hypotheses and conceptual model used to examine the effects of childhood disadvantage specifically, paternal unemployment and financial hardship on later patterns of poverty-targeted support. The third section reports empirical findings from four stepwise logistic regression models that assess the cumulative impact of early-life adversity on subsequent reliance on social assistance. Finally, the discussion interprets these findings through the lens of family socialization and the intergenerational transmission of poverty, emphasizing implications for strengthening social assistance policies aimed at mitigating long-term deprivation.

## **Theoretical Perspectives on Poverty and the Intergenerational Transmission of Material Deprivation**

Scientific explanations regarding the origins of poverty are grounded in theoretical frameworks that emphasize either systemic or individual factors. From a sociological perspective, poverty is commonly analyzed through the distinction between structural and individual approaches (Rank 2004, as cited in Prins – Schafft 2009: 2283). The structural approach conceptualizes poverty as a consequence of constrained opportunity structures (Rank 2005; Wilson 1987, 1996, as cited in Krumer-Nevo 2016: 1796), which disproportionately affect specific social groups, such as women, children, persons with disabilities, ethnic minorities, and social assistance recipients. A significant body of research on poverty and social stratification converges on the conclusion that disadvantages stemming from class, race, and gender are deeply interwoven and should not be treated as separate variables (O'Connor 2001; Whelan – Maître 2010).

A frequently cited but contested concept within structuralist critiques is Charles Murray's notion of the "culture of dependency" (1984), which attributes long-term reliance on welfare benefits to behavioral adaptations among the poor. In our study, this concept is referenced solely as part of the broader theoretical debate, without implying cultural determinism or empirical endorsement. This concept describes the reliance of impoverished individuals on social assistance and other welfare benefits, which in turn reduces motivation for workforce participation. Proponents of the structural approach argue that the perceived "lack of ambition" among the poor is not a cause of their economic condition but rather a consequence of systemic constraints (Rank 2005; Quigley 2003; Zeytinoglu – Muteshi 2000; Bond 1999; Wilson 1987, 1996). In contrast, the individualistic approach attributes poverty to the characteristics of the poor themselves, emphasizing personal responsibility at the individual or family level.

The family environment, particularly through the process of socialization, plays a crucial role in the intergenerational transmission of poverty. Hashima and Amato (1994: 394) highlight that deteriorating economic conditions within a family often lead to reduced parental investment in children's well-being and may result in various forms of neglect. A key theoretical model within the individualistic perspective is the "culture of poverty" theory (Lewis 1966), which posits that poverty is perpetuated through specific patterns of behavior, values, and social norms that are transmitted across generations. According to Lewis (1966), individuals embedded in the culture of poverty exhibit distinct behavioral patterns at the personal, familial, and community levels, as well as in their relationship with broader society. Across all these domains, impoverished indi-

viduals experience deficits in personality development, family structures and dynamics, and community organization (Krumer-Nevo 2016; Mohan 2011).

As a result, within contemporary social policy and social work discourse, poverty is increasingly interpreted not merely as an issue of redistributive justice concerning material resources and power, but rather as a deficiency in individual educational competencies among parents and children (Schiettecat et al. 2015: 10).

A growing body of research underscores the importance of childhood familial and socio economic conditions as key determinants of later life outcomes. Studies on intergenerational transmission of poverty and material inequality indicate that early-life family resources significantly influence a range of adult outcomes, including educational attainment, employment stability, and financial independence (Corak 2013; Esping Andersen 2004).

The theoretical perspective on intergenerational poverty transmission highlights the persistence of disadvantage, as unfavorable material and social conditions are transferred from parents to children. Children raised in families with limited resources, low parental educational attainment, and precarious employment status face significantly reduced opportunities for upward economic mobility compared to their peers from more privileged backgrounds (Bowles – Gintis 2002; Duncan – Brooks-Gunn 1997).

This issue becomes even more pronounced in post-socialist countries, where structural reforms and economic transitions have generated long-term instability in labor markets and weakened welfare systems. Gugushvili (2017), examining material deprivation and class trajectories in the Balkans and Eastern Europe, emphasizes how experiences of poverty during early life stages create cumulative disadvantage, limiting individuals' ability to build stable social and economic capital later in life. His findings highlight the importance of both institutional legacies and ongoing socio-economic uncertainties in shaping intergenerational outcomes in transitional societies.

Recent studies emphasize that disadvantage is not merely transmitted through economic scarcity, but through the interplay of cognitive, emotional, and institutional channels that shape future life trajectories. Nieuwenhuis and Yerkes (2021) stress that intergenerational poverty is reinforced by cumulative exposure to adverse conditions-ranging from inadequate educational support to social stigma and limited access to services. Similarly, Cantillon et al. (2014) argue for a child-centred investment approach, emphasizing that early interventions in education, childcare, and social protection systems can break cycles of disadvantage across generations. These perspectives underline the importance of social policy design not only in mitigating poverty in the present but in shaping long-term opportunities for social inclusion.

Moreover, adverse economic conditions during childhood can negatively impact cognitive and socio-emotional development, subsequently affecting an individual's ability to achieve stable income levels and avoid social exclusion later in life (Heckman 2006). This phenomenon is frequently conceptualized as a "poverty trap"-a self-perpetuating cycle wherein poverty sustains itself across generations. Azariadis and Stachurski (2005) define poverty traps as "self-reinforcing mechanisms that result in the long-term persistence of poverty." The extensive theoretical literature has identified various mechanisms behind such traps, which can operate at the macro level where entire nations or regions remain locked in poverty or at the micro level, where specific groups remain chronically impoverished while others manage to escape.

Scholars widely agree that parental education, income levels, and employment status are critical factors in shaping children's "starting positions" in life. Empirical findings demonstrate that childhood material conditions not only determine immediate quality of life but also shape future life prospects and the likelihood of social vulnerability in adulthood (Blanden et al. 2005). Conversely, a lack of stable economic resources during childhood is strongly associated with lower educational attainment, weaker labor market integration, and a higher likelihood of reliance on social assistance in adulthood (Mayer 2002).

In traditional Montenegrin families, like in other ex-Yugoslavia countries, especially in the decades following the socialist era, the father's employment status has been a dominant indicator of both economic security and normative orientation. Due to prevailing gender roles, the father was often perceived as the primary breadwinner and moral authority within the household. As a result, paternal employment serves not only as a proxy for economic stability but also as a vehicle for value transmission, especially regarding attitudes toward work and welfare. This gendered division of labor reflects broader cultural and institutional patterns observed in post-socialist societies, where male employment status often functions as a symbolic and structural anchor for household economic identity (Hašková – Saxonberg 2016; Cerami 2006). In this context, the absence of paternal employment is not merely a financial indicator, but a signal of disrupted socialization and weakened intergenerational continuity in work ethic and social expectations. Moreover, studies have shown that in patriarchal family systems, children are more likely to internalize labor market behaviors and normative roles modeled by fathers rather than mothers, especially in male-dominant cultures (Leira 2002; Pfau-Effinger 2004).

## **Social Assistance in Montenegro as a Mechanism for Addressing Material Deprivation**

Social assistance encompasses a set of financial benefits and social services designed to ensure a minimum standard of living for individuals in material need, based on means-tested eligibility criteria such as income and/or asset assessment (Eardley et al. 1996; Duffy 1998). In Montenegro, as in most post-socialist countries, social assistance primarily functions as a "last-resort" support mechanism, aiming to prevent extreme material deprivation among the most vulnerable citizens. At the same time, it constitutes the only cash-based transfer within Montenegro's social protection system that is exclusively targeted at low-income populations. Despite its formal alignment with minimum income protection objectives, the system lacks comprehensive mechanisms to address structural poverty and long-term socio-economic exclusion (UNICEF 2022; Filipović-Hrast et al. 2021). In other words, this financial assistance is explicitly designed to alleviate the conditions of individuals experiencing severe material deprivation.

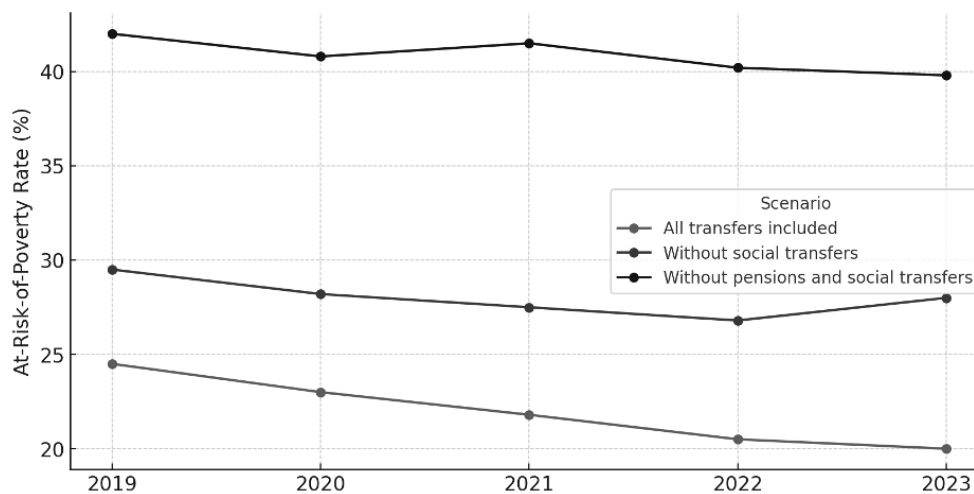
A widely accepted operationalization of material deprivation defines an individual as deprived only if they are unable to engage in a specific activity or attain a fundamental standard of living due to a lack of financial resources (Guio et al. 2017; Guio 2009; Saunders – Wong 2011). In the Montenegrin context, social assistance is not based on the concept of relative deprivation, which focuses on the inability to access goods, services, or social activities that are considered essential or customary within a given society (Townsend 1979, as cited in Notten – Guio 2020). Instead, this form of social support is directly linked to absolute poverty, meaning that it primarily targets individuals and families experiencing the most extreme levels of economic hardship.

Furthermore, instead of the colloquial term "social assistance," the official designation in Montenegro's policy framework is "Material Support for Families and Children." This reflects a formalized, institutional approach to addressing extreme poverty, distinguishing it from broader social protection schemes that may also encompass universal or contributory welfare benefits. However, strict means-testing criteria for social assistance allocation have remained unchanged, continuing to rely on asset verification as the primary eligibility determinant. The amount of social assistance is calculated based on household size—for instance, an individual is entitled to €90 per month, while a five-member household receives €171 (The Social and Child Protection Law of Montenegro 2013). The right to material support is granted for nine months per year, after which beneficiaries must reapply to continue receiving assistance, provided they still meet the eligibility criteria. Also, by qualifying for these rights, beneficiaries may also become eligible for several additional forms of

material support, including: Child Allowance, Electricity Bill Subsidies, Preschool Meal Subsidies, One-Time Financial Assistance, and Funeral Costs Coverage. Therefore, the value of accessing social assistance lies not only in the direct cash benefit it provides, but also in its function as a “gateway” to a broader set of financial entitlements (UNPD Montenegro, 2022). Thus, social assistance remains an instrument of last-resort support for individuals and households facing severe material deprivation, yet it lacks activation programs aimed at improving beneficiaries' long-term socio-economic prospects. The exclusionary eligibility conditions further limit access to benefits, even during periods of broader social crises (UNICEF Montenegro, World Bank 2022).

Low income has often proven to be an unreliable or inadequate indicator for identifying households experiencing material deprivation. As a result, while terminological alignment with EU standards has been achieved, there has been no substantial progress in recognizing different levels of deprivation. In EU social policy frameworks, individuals with incomes below a defined threshold are no longer classified as "poor" but rather as "at risk of poverty" (Whelan et al. 2008). In Montenegro, these classifications are primarily used for statistical representation of the socio-economic status of the overall population.

Figure 1: Trends in At-Risk-of-Poverty Rate (2019-2023) <sup>3</sup>



Source: MONSTAT, EU SILC, 2019-2023.

<sup>3</sup> Although Figure 1 reflects aggregated poverty-reduction effects of social transfers and pensions, the analysis in this article focuses specifically on last-resort social assistance as a residual mechanism targeting the poorest segments of the population."

The role of social assistance in Montenegro becomes more evident when considered in relation to trends in at-risk-of-poverty rates (Figure 1). Simulated data reveal that the at-risk-of-poverty rate would rise from 21.2% to over 43% in the absence of social transfers and pensions, underscoring the pivotal role of these mechanisms in mitigating material deprivation. The observed increase in the poverty rate without transfers in 2023 (28.4%) reflects persistent structural deficiencies within the welfare system, including insufficient benefit indexation, inflation-driven erosion of real values, and restrictive eligibility criteria. Despite a modest expansion in coverage, the absence of systemic reform and activation measures indicates that the prevailing policy approach remains largely passive.

Institutionally, the system fails to integrate activation measures that could promote labor market participation or social inclusion. This policy inertia contributes to the reproduction of intergenerational poverty. According to Nelson and Fritzell (2014), the effectiveness of welfare regimes depends not only on benefit levels but on institutional design conditionality, accessibility, and policy integration. Montenegro's design falls short across all these parameters. Comparative insights further illuminate this gap. Filipović-Hrast et al. (2021) demonstrate that fragmented social assistance regimes in the Western Balkans, shaped by historical legacies and political discontinuities, struggle to ensure adequate poverty relief.

The relevance of Montenegro's social assistance system becomes more apparent when viewed within the broader context of post-Yugoslav states, where differing reform paths have shaped distinct outcomes in addressing poverty. The comparative overview in Table 1 highlights substantial differences in the outcomes of social policy reforms and the effectiveness of social assistance among the successor states of the former Yugoslavia. Slovenia emerges as a notable example of successful and comprehensive welfare reform, while other countries most notably Bosnia and Herzegovina, Montenegro, Serbia and Kosovo continue to face considerable challenges in this domain (Table 1). In terms of benefit levels, Slovenia offers the highest amount (€400), frequently exceeding the national poverty threshold. In contrast, Montenegro (€90) and Serbia (~€100) provide substantially lower benefits, far below the subsistence minimum, which significantly undermines the potential of social assistance to reduce poverty. Key structural challenges remain: rigid eligibility criteria, insufficient inter-institutional coordination, lack of activation measures, and limited systems for policy monitoring and evaluation.

**Table 1: Indicators of Poverty-Targeted Social Assistance in Post-Yugoslav States<sup>4</sup>**

Country	Social Assistances (Minimal Income) <sup>5</sup> (EUR) per one person	Poverty coverage (%)	Targeting Quality	Activation Measures Introduced
Slovenia	~400	High	Well	Yes
Croatia	~150	Moderate	Relatively good	Limited
Bosnia and Herzegovina	~70	Low	Poor	No
North Macedonia	~60	Low to Middle	In progress	In progress
Serbia	~100	Very Low	Poor	No
Montenegro	90	Low	Weakly	No
Kosovo	~65	Low	Relatively good	No

Source: Author's compilation based on the following references: Filipović Hrast, Janković, Rakar (2021); Gerovska Mitev (2019); Podobnik – Ilijaš,(2020); World Bank Social Protection Analyses for Montenegro, Serbia, North Macedonia, Bosnia and Herzegovine and Kosovo (2022).

These cross-national contrasts further illuminate the challenges faced by Montenegro. Social assistance (minimal income) in Slovenia is well-targeted toward at-risk populations, and benefit levels are sufficient to cover basic needs. Croatia's minimal income system is centered on the guaranteed minimum benefit, a state-financed program aimed at ensuring subsistence for individuals in absolute poverty. In contrast, countries such as Serbia, Bosnia and Herzegovina, Kosovo and North Macedonia have also faced structural challenges, yet have demonstrated varying degrees of progress in reforming their social assistance frameworks. Montenegro and Serbia, for instance, continue to allocate minimal resources to social assistance, offering limited coverage and low adequacy of support. Bosnia and Herzegovina's decentralized system suffers from fragmentation and inefficiencies, despite relatively higher

<sup>4</sup>Note: Unlike in most EU member states where "Minimum Income Schemes" (MIS) are standardized policy instruments designed to provide last-resort income support, such a concept is not formally institutionalized in the Western Balkan countries. The amounts shown in this table refer to the basic social assistance benefit levels stipulated by national regulations, which serve a similar function but lack the legal and programmatic coherence typical of EU MIS models. For a detailed discussion on the conceptual and institutional limitations of minimum income policies in the region, see: Žarković-Rakić et al. (2024).

<sup>5</sup> In countries without a formal minimum income scheme, national social assistance programs fulfilling a similar last-resort function are included. For Montenegro, this refers to the "Material Support for Families and Children (MOP)". Slovenia and Croatia operate formal minimum income schemes aligned with EU recommendations and standards. In contrast, Western Balkan countries such as Montenegro, Serbia, Bosnia and Herzegovina, and North Macedonia continue to rely on means-tested social assistance programs that function as residual safety nets rather than integrated minimum income schemes.

expenditures. In Kosovo, the Social Assistance Scheme (SAS) offers a monthly benefit of up to €60 per eligible individual, with a ceiling of €180 for households of up to 15 members. However, coverage remains limited with only about 7% of the population receiving support; less than one-third of those living below the poverty line are reached by the program (World Bank, Kosovo 2019-2022) North Macedonia has implemented substantial reforms in 2019 by introducing the Guaranteed Minimum Assistance (GMA), replacing fragmented assistance schemes with a unified, means-tested program. These changes have improved targeting and adequacy, increasing both the coverage of the poorest households and the average benefit level, thus aligning the system more closely with EU minimum income principles (Gerovska Mitev 2019; World Bank, UNICEF 2022). Unlike Slovenia and Croatia, which have pursued strategic reforms combining social transfers with activation programs, Montenegro has not established a consistent anti-poverty agenda. These systemic features of Montenegro's social protection design provide the institutional backdrop against which this paper empirically examines how early-life disadvantage contributes to later patterns of reliance on poverty-targeted assistance.

### **Research Scope and Hypothetical Framework**

The research focuses on the intergenerational transmission of poverty and material deprivation, examining how early-life disadvantage contributes to patterns of reliance on poverty-targeted assistance later in life. In addition, the study assesses the impact of deficient socialization, examining whether and to what extent childhood conditions particularly paternal (father) unemployment and parental financial troubles affect the likelihood of reliance on poverty-targeted assistance in adulthood.

The core assumption is that material and symbolic deficits acquired through family socialization are reproduced across generations, reinforcing cumulative disadvantage over the life course. In this framework, adverse economic conditions during childhood may shape not only the availability of resources but also long-term opportunities and constraints, thereby increasing vulnerability to material hardship and reliance on last-resort social support mechanisms.

Building on the theoretical framework presented above, the study formulates the following hypotheses:

- **H1:** Individuals whose fathers were unemployed during their formative years have a higher likelihood of receiving social assistance in adulthood.

- **H2:** Respondents who experienced financial hardship during childhood are more likely to rely on poverty targeted social transfers (social assistance) later in life.

The purpose of testing these hypotheses is to determine whether adverse material conditions in childhood can be considered a fundamental factor contributing to later exposure to poverty risk and reliance on *poverty-targeted assistance*.

## **Methodological Framework**

### ***Data and Respondents***

This study draws on data from the European Values Study (EVS) conducted in Montenegro during the 2008 and 2017 waves. Sampling followed a stratified multi-stage probability design, and data collection was carried out through face-to-face interviews using standardized questionnaires. Accredited agencies conducted the fieldwork, while post-stratification weighting ensured national representativeness with respect to age, gender, and regional distribution. It is important to note that the EVS is not a panel study; each wave includes a distinct nationally representative sample.

In total, the combined sample comprises 2,467 valid respondents, with 1,502 surveyed in 2008 and 965 in 2017. The survey was nationally representative for the adult population (18+), with a roughly equal gender distribution (51.3% women in both 2008 and 2017). In 2008, the average respondent age was 43.6 years (Median = 42), while in 2017 it was 46.0 years (Median = 45). Regarding household size, this question was not included in the 2008 wave. In 2017, approximately 81% of respondents reported living in multi-person households with at least one other family member.

### ***Measures and Variables***

To test the proposed hypotheses, a logistic regression model was applied, incorporating one dependent variable, two key independent variables, and several control variables: Given the binary nature of the dependent variable (receipt of social assistance), logistic regression is the appropriate statistical method to estimate the probability of welfare dependency as a function of multiple predictor variables.

The dependent variable in this analysis is *social assistance dependency* (Y), which is operationalized as a binary variable coded as 0 for non-recipients and 1 for recipients. It is derived from the question: “*Have you received social*

*assistance in the past five years?*<sup>6</sup> This indicator serves as the primary outcome variable, capturing the extent of reliance on welfare programs and its determinants over the observed period (2008–2017).<sup>7</sup>

To capture the impact of early-life conditions on adult welfare dependency, two independent variables are included. The first variable, *father unemployed at age 14*, serves as a proxy for *family economic stability during childhood*. It is derived from the question: “Was your father employed when you were 14 years old?” Respondents could answer “yes,” “no,” or “don’t know,” with “no” indicating exposure to household economic instability during formative years. The second variable, *parental financial difficulties during childhood*, captures the experience of *material deprivation in early life*. It is based on the question: “When you were 14 years old, did your parents struggle financially to make ends meet?” Response options included: “yes,” “no,” and “don’t know.” A “yes” response indicates direct experience of economic hardship within the household context.

While the employment status of both parents could offer valuable insights, the EVS dataset for Montenegro contains reliable retrospective information only on the father’s employment. Data on maternal employment and detailed household structure during respondents’ formative years are either missing or inconsistently reported across waves. For this reason, our analysis focuses on paternal employment as the most robust available indicator of family work culture. We acknowledge this as a limitation and suggest future research address the influence of maternal employment and alternative family structures.

To isolate the effects of family socialization, the model controls for key socio-demographic and economic factors including: gender (male/female); age; education level (low, middle, high); income group (low, middle, high). Additionally, a dummy variable for the survey year (2017 vs. 2008) is introduced to assess trends in social assistance dependency over time, controlling for broader macroeconomic and policy shifts.

Education and income were included in the regression models as categorical control variables. For both, the distribution was divided into three approximately equal parts (terciles), representing low, middle, and high levels. Dummy variables were created for the middle and high groups, while the lowest category served as the reference. This approach, commonly used in similar anal-

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<sup>6</sup> Note: The dependent variable captures reported receipt of social assistance in the past five years and does not imply long-term or permanent beneficiary status.

<sup>7</sup> In the EVS questionnaire, respondents were asked: “*Have you received social assistance in the past five years?*” While the survey itself does not specify the scope of this term, our analysis interprets social assistance within the Montenegrin policy context. Specifically, it refers to *materialno obezbeđenje (material support)*, a means-tested, cash-based benefit provided by Centers for Social Work. This form of assistance is distinct from other social transfers such as unemployment benefits, pensions, or disability allowances, which fall under separate schemes. Therefore, the dependent variable in this study reflects receipt of this narrowly defined form of material assistance.

yses, enables comparability across models and simplifies interpretation. Together, these variables form the analytical basis for examining how early-life disadvantages relate to social vulnerability in adulthood.

### ***Analytical Approach***

A *stepwise logistic regression* was conducted to incrementally evaluate the contribution of each set of variables—demographic characteristics, early-life conditions, and socio-economic status—toward the probability of welfare dependency. This strategy enables a more granular understanding of both individual and cumulative effects of predictors.

1. Baseline Model (Model 1): Includes only control variables (gender, age, education, and income) to establish their independent impact on social assistance dependency.
2. Time Factor Inclusion (Model 2): Introduces a dummy variable for the survey year (2017 vs. 2008) to assess temporal trends in welfare reliance.
3. Incorporation of Family Socialization Indicators (Models 3 and 4):
  - Model 3 adds the "father unemployed at age 14" variable.
  - Model 4 introduces the "parents financially struggled" variable.

By sequentially introducing indicators of childhood material deprivation (Models 3 and 4), the analysis improves explanatory power and allows for the testing of whether early-life disadvantages increase the likelihood of adult welfare dependency. The increase observed in social assistance receipt between 2008 and 2017 further points to underlying structural conditions exacerbating vulnerability.

For interpretation, logistic regression coefficients are presented alongside odds ratios (ORs) to facilitate a more intuitive understanding of effect magnitude and direction. A positive coefficient (OR > 1) signifies that the predictor increases the odds of receiving social assistance, whereas a negative coefficient (OR < 1) indicates a reduced likelihood. When the OR is equal to 1, no effect is implied. This dual presentation supports greater interpretability of results in line with established conventions in welfare and inequality research.

### **Research Results**

Building on the previously defined methodological framework, this section presents the empirical findings derived from stepwise logistic regression models aimed at testing the hypotheses on intergenerational poverty trans-

mission and early-life disadvantage. The analytical progression mirrors the theoretical rationale, seeking to uncover how patterns of deprivation inherited across generations shape the current risk of reliance on poverty-targeted assistance in Montenegro. Models are structured incrementally from individual-level predictors to temporal and familial conditions allowing for a nuanced assessment of how early socioeconomic hardship and paternal employment status influence the likelihood of later reliance on poverty-targeted support.

Table 2: **Logistic regression models of reliance on social assistance (log-odds coefficients)**

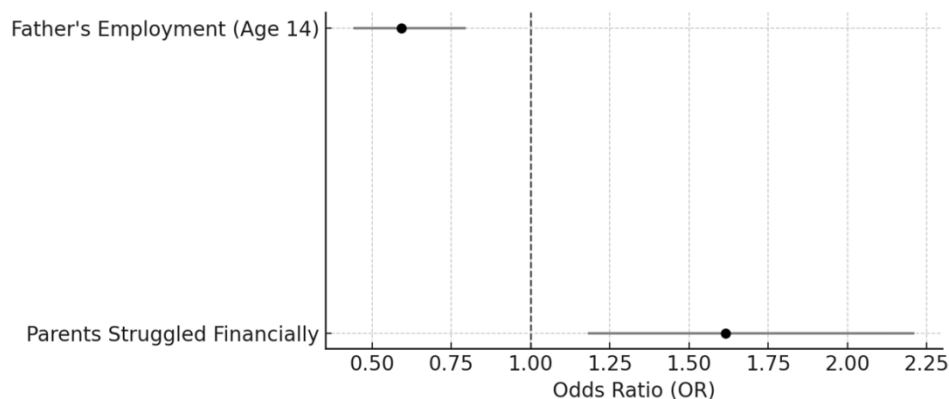
Variable	Model 1	Model 2	Model 3	Model 4
(Intercept)	0.753*	0.112	0.073	-0.002
Male	0.334*	0.281	0.251	0.329
Age	-0.032**	-0.031**	-0.026**	-0.033**
Education (Medium)	-1.268**	-1.039**	-0.742**	-0.939**
Education (High)	-1.850**	-1.719**	-1.207**	-1.589**
Income (Medium)	-1.797**	-1.772**	-1.953**	-1.852**
Income (High)	-2.064**	-2.124**	-2.586**	-2.123**
Survey Year (2017 vs. 2008)		1.017**	1.176**	1.066**
Father unemployed at age 14			-0.524**	
Parents struggled financially				0.480**
<b>Nagelkerke R<sup>2</sup></b>	0.249	0.283	0.325	0.301

**Note:** Table presents log-odds coefficients (B). Significance: \* $p < 0.05$ ; \*\* $p < 0.01$ ; \*\*\* $p < 0.001$ . Odds ratios (OR) and 95% confidence intervals are provided in Figure 2.

Source: (EVS 2008, 2017)

Figure 2 provides a graphical representation of odds ratios (ORs) with 95% confidence intervals for the two most important predictors in our analysis: father's employment status during childhood and parental financial struggles. This figure highlights the strength and direction of these intergenerational factors, offering a more intuitive visualization of how early-life disadvantage shapes the likelihood of later reliance on poverty-targeted social assistance. By summarizing the most influential predictors, the figure illustrates broader intergenerational patterns of social assistance receipt, reinforcing the study's focus on how family-based disadvantage is reproduced across generations.

Figure 2: Odds ratios (OR) and 95% confidence intervals for key predictors of receipt of social assistance (dependent variable - receipt of social assistance)



**Note:** Estimates come from logistic regression models predicting receipt of social assistance in the past five years (binary). Displayed predictors: father unemployed at age 14 (1 = unemployed, 0 = employed; reference = employed; Model 3) and parents struggled financially during childhood (1 = yes, 0 = no; Model 4). All models adjust for gender, age, education (medium/high vs. low), income (medium/high vs. low), and survey year (2017 vs. 2008). Points show odds ratios; whiskers show 95% confidence intervals. Values > 1 indicate higher odds; values < 1 indicate lower odds.

*Baseline Model with Control Variables:* The initial Model 1, which includes only socio-demographic control variables (gender, age, education level, and income level), reveals expected patterns (Table 2). Age is negatively associated with the likelihood (odds) of social assistance receipt, indicating that younger respondents are more likely to rely on social assistance than older individuals ( $B = -0.032$ ,  $p < 0.01$ ). At the same time, higher levels of education and income significantly reduce the odds of relying on poverty-targeted assistance.

Compared to respondents with low education levels, those in the medium education category ( $B = -1.268$ ,  $p < 0.01$ ) are less likely to be social assistance recipients. An even stronger effect is observed among the high education category, which shows a substantially lower likelihood (odds) of relying on social assistance ( $B = -1.850$ ,  $p < 0.01$ ). These results indicate a negative, approximately monotonic association between education and the outcome: the higher the education level, the lower the odds of receiving social assistance.

Similarly, respondents in the medium and high income categories are significantly less likely to require social assistance compared to those with low incomes ( $B = -1.797$ ,  $p < 0.01$ ;  $B = -2.064$ ,  $p < 0.01$ ). While the effect of gender in this model is relatively weak in magnitude, the overall set of socio-

demographic characteristics provides a clear baseline for the subsequent inclusion of explanatory variables related to family background and early-life conditions.

*Effect of Time:* When the survey year (2017 vs. 2008) is introduced (Table 2,  $B = 1.017$ ,  $p < 0.01$ ), the coefficient indicates a significant increase in the likelihood (odds) of receiving social assistance in 2017. Expressed as an odds ratio (Figure 2), this effect corresponds to approximately 2.77 times higher odds of receiving assistance in 2017 compared to 2008. This suggests structural stagnation in poverty reduction over time.

*Father's Employment:* In Model 3, the inclusion of the variable "father unemployed at age 14" produces a statistically significant coefficient ( $B = -0.524$ ,  $p < 0.01$ ). This corresponds to an odds ratio of 0.59 (Figure 2), indicating that respondents whose fathers were unemployed during their childhood had about 41% lower odds of receiving social assistance compared to those whose fathers were employed. These outcomes support the first hypothesis (H1) and demonstrate the importance of intergenerational factors, showing that childhood family conditions remain strongly associated with later-life social vulnerability.

*Parents Struggled Financially:* In the final Model 4 adds the variable "parents struggled financially during childhood" ( $B = 0.480$ ,  $p < 0.01$ ). The corresponding odds ratio is 1.62 (Figure 2), which means that respondents who experienced material hardship in childhood had about 62% higher odds of receiving social assistance in adulthood. Importantly, while the point estimate of the odds ratio is 1.62, the upper bound of the 95% confidence interval slightly exceeds 2.0, as shown in Figure 2. These findings confirm the second hypothesis (H2), indicating that childhood exposure to financial hardship significantly shapes the likelihood of later reliance on social assistance.

Taken together, the stepwise logistic regression models confirm a cumulative pattern of disadvantage, where individual, temporal, and family-level factors significantly shape the likelihood of social assistance dependency. These findings set the stage for a broader discussion on the intergenerational mechanisms of poverty and the role of institutional responses in Montenegro. Growing empirical confirmation of intergenerational effects calls for comprehensive policy responses aimed at mitigating early socioeconomic disadvantage and its lasting consequences.

## Discussion

The research findings confirm the proposed hypotheses and highlight the significant influence of familial and social factors in shaping intergenerational patterns of reliance on poverty-targeted assistance. In particular, Models 3 and

4 demonstrate the cumulative effect of poverty across the life course, providing empirical support for the intergenerational transmission of poverty.

Specifically, the finding that material deprivation in childhood substantially increases the likelihood of reliance on social assistance later in life substantiates the notion that poverty is passed down through generations. This pattern is further reinforced by evidence of the long-term negative effects of paternal unemployment, indicating that family socialization encompasses not only economic but also normative, symbolic, and value-based dimensions. This finding aligns with Bourdieu's (1986) notion of symbolic and cultural capital, suggesting that economic deprivation is often accompanied by the intergenerational transmission of norms and expectations that can limit upward mobility. Poverty may be seen as a learning environment in which children acquire strategies and attitudes towards life and society that often correspond with deprivation, marginalization, and fatalism (Pijević 2016: 77).

Although the relationship between parental unemployment and individual value orientations cannot be directly tested within the scope of this dataset, prior research suggests that early exposure to unemployment may shape long-term perceptions of work, welfare, and agency. Such interpretations align with theoretical perspectives that link intergenerational disadvantage not only to material deprivation but also to the internalization of social norms and future expectations. As Lareau (2003) demonstrates, family socialization practices differ significantly by class background, shaping children's relationship to institutions and their sense of entitlement or constraint, which may explain why children raised in economically insecure households develop weaker attachments to the labor market. Growing up in a household affected by unemployment may contribute to enduring behavioral patterns and attitudinal orientations toward work and self-efficacy factors that, in turn, can influence future reliance on state support and perceptions of welfare (Ridge 2016).

These findings suggest that poverty in Montenegro is not merely an economic phenomenon, but also a cultural pattern transmitted through mechanisms of familial socialization. In this regard, the role of the family should also be understood as a transmission channel for norms and expectations, which can either facilitate or hinder the interruption of the poverty cycle. These results resonate with findings by Gugushvili (2017), who emphasizes that early-life deprivation in post-socialist societies is strongly associated with long-term social exclusion, including increased reliance on social transfers. A growing body of research confirms the strong association between parental socioeconomic status and their children's outcomes in terms of income and education (Diris – Vandenbroucke 2016; Beckett et al. 2006; Sacerdote 2008; Bradley – Corwyn 2002).

Thus, family conditions either facilitate or restrict access to education, labor market opportunities, stable income, and even health outcomes, as evidenced by previous empirical studies (Aizer – Currie 2014; Elgar et al. 2015). In this sense, the intergenerational transmission of poverty cannot be fully understood without considering the institutional framework that structures access to resources, education, and the labor market in post-transition societies.

European studies, including analyses based on the European Values Survey (EVS), highlight the persistence of long-term socio-economic inequalities both between and within countries (Halman et al. 2011). In the context of post-socialist countries and former Yugoslav states, the transition to a market economy and reforms in social policies have further emphasized the significance of family capital and childhood conditions in shaping later-life socio-economic outcomes.

Research from this region (Post-Yugoslav States) underscores that labor market transformations, the restructuring of the welfare state, and ongoing economic insecurities have led to the reproduction of socio-economic disparities and an increased reliance on social assistance among vulnerable groups (Zrinščak 2007; Stubbs – Zrinščak 2009). At the same time, empirical studies indicate that the effects of economic crises have exacerbated poverty and social exclusion among children and youth, with social benefits often serving as the primary income source for families, leading to limited economic opportunities and adverse educational conditions (Kletelečki-Radović et al. 2017).

In the years following the last wave of the European Values Survey (EVS) conducted in 2017, a declining trend in severe material deprivation rates has been observed for the overall population. Although the time variable introduced in Model 2 yielded only a modest but statistically significant effect, its inclusion suggests that structural determinants of welfare reliance have remained largely stable across the observed period (2008–2017). This stability reinforces the relevance of intergenerational factors, as captured in subsequent models, and points to the persistence of early-life disadvantages in shaping adult welfare outcomes.

However, poverty risk levels for households with dependent children have remained relatively unchanged. Specifically, the at-risk-of-poverty (ARP) rate for households with dependent children ranged from 25.5% in 2021 to 24.2% in 2023. These figures become even more concerning when examining the increased risk of poverty and social exclusion (AROPE indicator). In 2021, the AROPE rate was alarmingly high at 38.9%, and although it declined to 31% in 2023, it still remained at a critically high level (MONSTAT 2019-2023). Furthermore, in 2023, the at-risk-of-poverty rate by age category was highest among minors (aged 0–17) and lowest among older individuals, aligning with

the findings of this study (Model 1) that age is negatively correlated with the need for social assistance. This result is consistent with recent empirical research indicating that financial support within the social protection system tends to decline with age, whereas the need for healthcare services increases (Paulsen et al. 2022).

The heightened demand for social assistance in Montenegro has also been documented in the 2022 UNDP Study. An analysis of rejected social assistance (Material Support for Families – MOP) applications over a three-year period (2017–2020) identified that 25.2% of applicants were denied access to social assistance during the observed timeframe. The most common reasons for application rejection were ownership of immovable property exceeding the eligibility threshold, active registration with the Montenegrin Employment Agency, and income derived from pension entitlements or earnings of other household members (UNDP 2022: 28). A slightly more lenient asset-based eligibility assessment would expand the pool of social assistance beneficiaries, highlighting the restrictive nature of current means-testing mechanisms in determining access to welfare support. These post-2019 developments further support the argument that early-life disadvantage, reinforced by restrictive eligibility criteria and limited structural opportunities, continues to shape long-term dependency patterns, as highlighted in Models 3 and 4. Recent data (MONSTAT–SILC 2021–2023) indicate that single-parent households and families with three or more children face the highest poverty risks, with rates consistently exceeding 35%. Although the poverty rate among households with children slightly declined (from 25.5% to 24.2%), it remains markedly higher than among childless households (11.3% in 2023). These findings indicate that children and youth are exposed to poverty from an early age, reinforcing the notion that the foundations of material deprivation are laid during childhood. Accordingly, these family types represent demographic settings with the highest potential for intergenerational poverty transmission, lending further support to the argument that poverty is shaped by cumulative and structural effects transmitted within the family context.

The results underscore a strong association between family socialization and later reliance on material support targeted at the poorest segments of the population, carrying significant implications for social work practice in Montenegro. Rather than treating early-life material deprivation as a transient phase, findings call for a structural understanding of childhood disadvantage as a key factor in the persistence of intergenerational social assistance reliance. This necessitates a shift from reactive, short-term financial aid toward more comprehensive, preventative interventions aimed at improving parental employment, educational attainment, and broader life-course opportunities. Social work, in

this context, should adopt a more proactive and family-oriented approach, focusing on early intervention strategies that address the root causes of vulnerability (Nolan – Whelan 2010; Boone et al. 2019).

We note that one important limitation of this study is the exclusion of variables related to current household composition, such as the number of dependent children or family size. While we acknowledge that these factors may influence current material deprivation or welfare dependency, our analytical focus was intentionally limited to the intergenerational dimension particularly the long-term effects of parental employment status and childhood economic hardship. Including current household structure could enrich the analysis but would shift its theoretical focus away from early-life socialization. Future research could build on our findings by incorporating these dynamic household-level variables to explore possible interaction effects.

### **Conclusion**

Evidence confirms the intergenerational transmission of poverty risk, showing that early-life disadvantages particularly paternal unemployment and financial hardship during childhood significantly raise the likelihood of later reliance on poverty-targeted assistance. The findings underscore that social vulnerability in adulthood is not solely determined by contemporaneous economic conditions or individual characteristics, but is deeply rooted in persistent socio-economic patterns formed within the family environment.

By highlighting the impact of early socialization and structural constraints, the analysis advances a more context-sensitive understanding of poverty risk persistence as a socially embedded process. These insights point to the need for a strategic policy shift from reactive, short-term assistance to comprehensive and preventive interventions that address childhood disadvantage and promote long-term resilience. Future research should expand upon these insights by incorporating household-level dynamics and comparative longitudinal data to better inform policies aimed at reducing poverty reproduction and enhancing social mobility in post-socialist contexts.

### **Data Availability Statement**

The data supporting the findings of this study are derived from the European Values Survey (EVS 2008 and 2017) and official records on social protection beneficiaries in Montenegro (MONSTAT, 2008–2023). The European Values Survey data are publicly available at [GESIS Data Archive](#) under dataset references ZA4800 (2008) and ZA7500 (2017). The official records on social protection beneficiaries (2019–2023) are proprietary and subject to institutional

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