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Tackling and Minimising the Impact of Intergenerational Poverty in Malta and Gozo

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Executive Summary

The present research, undertaken by the Faculty for Social Wellbeing at the University of Malta and commissioned by the Ministry for Social Policy and Children's Rights, represents a comprehensive effort to understand and address the multifaceted issue of intergenerational poverty in Malta.

This study's primary objective is to conduct an in-depth exploration of intergenerational poverty, with a focus on defining its nature, identifying contributing factors, assessing its prevalence in local communities, and understanding its diverse impacts on individuals, families, and the broader society. The aim is to develop and recommend effective interventions to mitigate and potentially eradicate the challenges associated with intergenerational poverty. Key objectives of this study include analysing the factors that contribute to the transmission of poverty across generations at a national level and evaluating their economic and social consequences. A particular focus is placed on understanding the mechanisms that facilitate the perpetuation of poverty from one generation to the next and its various manifestations within societal structures. The study also aims to examine the unique effects of intergenerational poverty on specific demographic groups, such as individuals from immigrant backgrounds, single-earner households, large families, families reliant on social benefits, and individuals with limited educational opportunities. A critical aspect of the research involves estimating the number of generations it may take to break the cycle of poverty and formulating strategic approaches for its mitigation.

To achieve these goals, the study employed both primary and secondary data collection methods. An initial literature review provided a foundational understanding of the topic. The primary research was conducted using a mixed-methods approach, combining qualitative and quantitative strategies. The quantitative research involved a representative sample of individuals who were either currently receiving social benefits, had received them in the past, or had parents who were beneficiaries of social benefits. The qualitative aspect of the research involved interviews with stakeholders from various organizations, including Anti-Poverty Forum, Foundation for Social

Welfare Services (FSWS), and Caritas amongst others. Engaging with these stakeholders, who possess firsthand experience and expertise in dealing with poverty-related issues, was crucial for gaining in-depth insights and practical solutions. This comprehensive approach enabled the study to draw upon a wide range of perspectives and experiences, thereby enriching the analysis and enhancing the formulation of effective strategies to address and minimize intergenerational poverty.

Main Findings

The study presents several key findings that offer a comprehensive understanding of the dynamics of intergenerational poverty. A critical observation is the prevalence of intergenerational poverty across two generations, as reported by most participants. This trend highlights the persistent and cyclical nature of poverty, indicating that the risk of poverty often extends beyond a single generation. Educational attainment emerged as a significant factor in the study. A considerable proportion of respondents (43.6%) reported that their parents' highest level of education was primary education, followed by secondary education (24.7%). There was a notable correlation between the respondents' and their parents' educational levels, particularly among those who never attended school, underscoring the impact of parental education on children's educational outcomes.

The relationship between educational attainment and parental financial support was also prominent. Respondents with higher educational levels were more likely to have received financial support for their education (82.6%), suggesting that parental financial assistance plays a critical role in enabling higher educational achievements. Furthermore, the study revealed that education significantly influences financial status, with a strong belief in its positive impact evident among respondents from Gozo and Comino (93.3%). This suggests regional differences in the perceived value of education and its role in economic well-being. Property ownership patterns were another key finding. Most respondents who have received social benefits, both across one and two generations, predominantly own their property without a

mortgage (65.6% and 63.2%, respectively). This pattern was especially pronounced in the South-Eastern district (73.4%) and among respondents who completed education up to primary school (82.9%). Homelessness was reported by a minority of respondents (3.4%), with a higher incidence (25.0%) among those who never attended school, indicating a significant link between educational attainment and housing stability.

Income allocation to housing costs varied, with a notable proportion of respondents with higher education allocating 15% - 30% of their income to housing. This suggests a potential relationship between educational level and housing expenditure. In terms of housing adequacy, a majority (94.9%) of respondents felt their housing was adequate, while a minority (5.1%) did not. Among those dissatisfied, issues such as humidity (9.1%), noise pollution (4.5%), and various other factors like small size, need for renovation, and accessibility challenges were cited. These results illuminate the complex factors contributing to housing adequacy perceptions and their impact on individual and family well-being.

The research unearthed several noteworthy findings regarding the interplay of educational attainment, health, employment status, and financial awareness among the study's respondents. A significant correlation was observed between higher educational levels and the incidence of chronic health conditions. Respondents with a higher level of education (38.3%) and those who had received social benefits for two generations (37.8%) reported a higher incidence of chronic health conditions, either personally or within their families. This correlation suggests a complex relationship between educational attainment, intergenerational benefit receipt, and health outcomes. In terms of access to medical treatment, the majority of respondents (94.1%) reported no necessity to delay or forego medical treatment due to financial constraints, nor did they need to borrow money for healthcare. However, a small yet notable minority (5.9%) did face financial challenges significant enough to impact their access to medical care.

The study also explored employment patterns, revealing that 60.6% of those in part-time employment had a high level of education, suggesting a link between higher educational attainment and part-time work. Conversely, the majority of unemployed respondents (6.9%) had only completed education up to the secondary level, highlighting a potential connection between lower educational attainment and unemployment. The prevalence of part-time work was particularly notable in the 18-55 age demographic. When respondents were asked about the reasons for unemployment or underemployment, the impact of COVID-19 emerged as the most common factor (25.9%), followed by low wages (22.2%) and health-related issues (18.5%). These responses reflect the multifaceted nature of employment challenges in the contemporary context. In examining career advancement opportunities, the study found that respondents with higher education levels were more likely to report having opportunities for advancement (62.7%). Similarly, those who received benefits for one generation reported a higher likelihood of career advancement opportunities (49.0%). The respondents' sense of support from others was also investigated. A large majority (81.9%) felt supported, with respondents having higher education reporting the highest levels of perceived support (89.0%). The primary sources of support identified were family (66.5%) and friends (26.8%), underscoring the importance of social networks in providing personal support.

Finally, the study highlighted a lack of financial awareness among a significant portion of respondents, with 34.6% unsure of their total annual household income and 6.4% choosing not to respond. This finding points to a potential gap in financial literacy and the challenges inherent in accurately assessing economic conditions through survey methods. The qualitative component of the study revealed several pivotal findings, highlighting key aspects contributing to the perpetuation of intergenerational poverty.

A salient theme that emerged from the interviews was the profound impact of stigma on the perpetuation of poverty. Stigma in this context transcends a mere societal label, embedding itself as a deeply ingrained mindset. This mindset leads individuals in poverty to internalize a sense of inadequacy, often perceiving their impoverished

condition as a personal failing. This phenomenon is particularly pronounced in Malta's socio-cultural context, characterized by its small size and close-knit communities, where personal and socioeconomic challenges are more visible and scrutinized, potentially leading to a sense of entrapment and impeding opportunities for change. The intersection of discrimination and stigma presents a significant barrier in efforts to dismantle intergenerational poverty, particularly in Malta's increasingly intercultural landscape. Experiences of discrimination, especially among minority and immigrant groups, further marginalize individuals and exacerbate poverty-related challenges.

The study also uncovered disparities in mental health management based on social background. Those from more educated or affluent backgrounds often experience lower levels of stigma related to mental health, resulting in earlier diagnosis and better treatment outcomes. In contrast, individuals from less privileged backgrounds, burdened more by stigma, face delayed diagnosis and limited access to quality treatment. Another critical aspect identified was the sense of helplessness prevalent among those in poverty. Characterized by a lack of aspiration and a fear of risk-taking, this mindset perpetuates poverty as an inevitable and unalterable state. Addressing intergenerational poverty thus requires interventions targeting not just economic support but also these psychological barriers, fostering hope and belief in the possibility of a better future.

Additionally, the study pointed to deficiencies in healthcare access despite the nominal provision of free services. Limitations in coverage and lengthy waiting lists in public healthcare systems exacerbate poverty, creating a vicious cycle of deteriorating health and deepening poverty. In the realm of education, the study highlighted critical issues within the educational system contributing to poverty. The lack of personalized education, influenced by resource constraints and overburdened teachers, fails to address the diverse needs of students from impoverished backgrounds. Furthermore, disparities in educational starting points and the absence of positive role models are significant challenges, emphasizing the need for an

educational framework that bridges these gaps and provides equal opportunities for success.

In essence, the qualitative findings underscore the multifaceted nature of intergenerational poverty, calling for holistic approaches that address the economic, social, psychological, and cultural dimensions contributing to its perpetuation. The study underscores the crucial role of education in disrupting the cycle of intergenerational poverty, necessitating a comprehensive reform within the educational system that addresses the diverse needs of students, particularly those from socioeconomically disadvantaged backgrounds. Proposed reforms encompass a broad spectrum of strategies aimed at fostering an inclusive and effective educational environment. A key component of these reforms is the enhancement of teacher training, equipping educators with the skills and knowledge to cater to the varied learning styles and needs of their students, thereby facilitating a more equitable learning environment.

Personalized learning approaches are also integral to this strategy. Recognizing the unique learning needs and capabilities of students, personalized learning tailors education to individual student profiles, moving away from a one-size-fits-all model. This approach is especially beneficial for students who may not excel under traditional academic achievement metrics but have potential in other skill areas. Additionally, increasing resource allocation is essential to provide diverse learning materials, support services, and extracurricular activities catering to a broad spectrum of interests and needs. This allocation must consider the socio-economic disparities among students, ensuring equitable support for those from less privileged backgrounds. Creating environments that encourage both academic and personal growth is critical. This involves establishing a school culture that nurtures various aspects of student development, including social skills, emotional intelligence, and resilience, empowering students to break the helplessness cycle associated with poverty. Education on empathy and kindness, particularly in contexts where poverty impacts peers, is vital. Sensitizing students to the challenges faced by less privileged

classmates can foster a supportive and inclusive community within schools, instrumental in dismantling stigma and discrimination associated with poverty.

The optimization of public services, including healthcare, social welfare, and housing, is another crucial category in addressing intergenerational poverty. These services must be made more accessible, efficient, and responsive to the unique challenges of impoverished families. Enhancing the quality and reach of public services lays the foundation for families to escape poverty. A critical insight is the necessity for holistic public service initiatives. Even nominally free services can be undermined by extensive waiting lists, exacerbating the long-term situation of families reliant on public sector support. The study also highlights the unintended consequences of some welfare initiatives designed to support low-income families. These programs, while well-intentioned, may lead to counterproductive outcomes, such as necessitating parents to take leave from work to access benefits. This highlights the need for welfare initiatives to be thoroughly evaluated for their comprehensive impact on families, considering long-term effects on the family unit across employment, health, education, and housing.

The final category emphasizes the need for collaborative approaches that transcend traditional departmental and sectoral boundaries, addressing the complex issue of intergenerational poverty. This requires a synergistic effort involving diverse governmental departments, private sector entities, and non-profit organizations. A cohesive and integrated approach is essential, involving coordinated policies and joint initiatives among all stakeholders in poverty alleviation. This unified approach aims to create a seamless support system, preventing individuals and families from navigating disjointed services and ensuring consistent and coherent assistance throughout their journey.

Chapter 1 – Introduction

Poverty is a multifaceted concept that has been defined and evaluated in numerous ways. Poverty is defined as a lack of access to essential resources and opportunities, including food, shelter, education, healthcare, and employment, which are all necessary for a decent standard of living. In general, developing nations and industrialized nations measure poverty differently. In most developing nations, poverty is measured by the cost of a predetermined assortment of products. In contrast, many poverty analyses in developed countries, including the majority of OECD countries and Eurostat, assess poverty relative to a country's average or median standard of living. This diversity in social outcome measurement complicates the formulation and implementation of social policy (Garroway & de Laiglesias, 2012). Measuring poverty relative to the median salary makes it easier to monitor the evolution of poverty rates over time. As the median income fluctuates, the poverty line adjusts accordingly, resulting in a more dynamic poverty measurement. This allows policymakers to evaluate the efficacy of social policies and interventions in reducing poverty and promoting income equality.

In the United States, Chetty et al. (2014) discovered that regions with greater income inequality tend to have lower economic mobility. By including the median income in poverty measurement, policymakers can gain a better understanding of the relationship between income disparities and social mobility, thereby informing the development of policies that promote upward mobility and reduce poverty. In conclusion, assessing poverty in relation to a country's median salary is an effective method that informs social policy. It captures relative deprivation, reflects income disparities, enables monitoring of changes over time, and offers insight into the relationship between poverty and social mobility.

The increasing importance of poverty reduction necessitates the development of effective definitions, measurements, and analyses at the international and national levels. However, these efforts have been hindered by the ambiguity of the term "poverty," its definition, and the various proposed indicators for defining and monitoring it. A poverty line has not been established due to the absence of an official definition

and measurement of poverty. Diverse criteria and standards are utilized, making it more challenging to identify individuals in need of social support.

Absolute poverty

This is identified as individuals or households who are unable to meet their basic requirements for survival, such as food, clothing, and shelter. World Bank (2002) defines absolute poverty as a purchasing power parity (PPP) income of less than \$1.90 per day.

A poverty line is a predetermined (group-specific) Z-score threshold applied to all alternative resource distributions. In comparison over time, for instance, the standard remains constant despite economic growth (though price level differences are accounted for) (Atkinson, 1975). Similarly, international fixed-threshold comparisons require an appropriate exchange rate. How can one be certain that the chosen standard is adequate if the absolute standard is genuinely independent of the present data? The poverty line is frequently calculated in an early period, for instance using food-budget research, and then maintained annually, regardless of whether the same methodology applied to current data would yield the same result. In a developing nation, the difference between the hypothetically recalibrated level and the historical norm is likely to be substantial. This is one of the arguments against the current poverty criteria in the United States (Foster, 2008). Under EU measures, relative poverty, which will be explored in the section below, is considered over extreme poverty.

Relative poverty

This considers individuals or families whose standard of life is lower than the average or median of their society. Typically, relative poverty is quantified as a percentage of the median income or consumption of a society or nation.

The European Union (EU) member states' financial poverty indicator is founded on a relative concept of poverty; the poverty threshold is set at 60% of the national median income and is compared to household disposable income. To arrive at comparable adult income, disposable household income is adjusted for the demographic

composition of the household using modified OECD equivalency measures (Notten & de Neubourg, 2011).

Multidimensional poverty

This concept acknowledges that poverty is defined by factors besides income and consumption, including health, education, shelter, and social exclusion. The United Nations Development Programme's (UNDP) Multidimensional Poverty Index (MPI) evaluates poverty across three dimensions: health, education, and living standards (UNDP, 2019).

Capability approach

This definition of poverty emphasizes the ability of individuals to accomplish valuable functions or capacities, such as excellent health, education, and social participation, rather than merely having access to resources or cash. The capacity approach, according to Sen (1999), emphasizes the significance of human agency and empowerment in poverty reduction.

Feminist perspective

This approach emphasizes that poverty affects women and girls disproportionately owing to reasons such as discrimination, gender-based violence, and a lack of access to education and employment opportunities (UN Women, 2021). As can be eluded, poverty is a multifaceted concept that has been defined and measured in numerous ways. Even though money and consumption are commonly used as surrogates for poverty, it is crucial to recognize that poverty also encompasses health, education, and social exclusion. To effectively eliminate poverty and improve the well-being of individuals and communities, it is necessary to have a deeper comprehension of poverty.

As a complex and multifaceted issue, poverty is often defined and measured in different ways. In the following section, the multiple aspects of poverty will be presented.

1. *Income poverty*: Income poverty, one of the most widely used metrics of poverty, is typically described as the inability to meet basic necessities such as food, clothes, and shelter. Income levels and income disparity are commonly used to measure it (Kawachi, 2002).
2. *Multidimensional poverty*: Poverty that impacts numerous elements of life, such as money, education, health, shelter, and social marginalization, is referred to as multidimensional poverty. Multidimensional poverty is frequently quantified using a composite index of numerous factors (Alkire & Foster, 2011).
3. *Chronic poverty*: Chronic poverty is defined as distress that lasts for an extended period of time, often spanning generations. Chronic poverty is frequently defined by a lack of access to education, healthcare, and job prospects (Rose & Dyer, 2008).
4. *Spatial poverty*: Concentrated poverty in distinct geographic areas, such as urban centres or rural populations (Meen, 2009). Limited access to critical services such as water, sanitation, and healthcare is commonly related with spatial disadvantage.
5. *Social exclusion*: Individuals or groups are marginalized and excluded from social, economic, and political life. Social exclusion is commonly linked to poverty and might take the form of discrimination, stigma, or a lack of access to basic services (Sen, 2000).

Despite the aforementioned, when direct measures of poverty, such as income or consumption, are unavailable or unreliable, proxy measures are routinely employed to quantify the level of poverty and target solutions to those in greatest need. Important information about the level of poverty can be gleaned from proxy measurements, which can then be used to target interventions to those in greatest need. Despite this, it is essential to recognize the limitations of proxy measures and to combine them with other indicators to gain a more comprehensive comprehension of poverty.

1. *Asset poverty*: This statistic calculates poverty based on asset ownership, such as a home or a car. In developing nations, asset poverty is widely used as a proxy for income and consumption data (McKean & Ratcliffe, 2005).
2. *Food insecurity*: This measure assesses the extent to which households have access to adequate and healthy food. Food insecurity is widely used as a proxy for destitution in affluent countries (Nord et al., 2014).
3. *Housing conditions*: This measure assesses housing affordability and quality. Overcrowding and a lack of fundamental utilities in housing are regularly used as indicators of poverty (Eurofound, 2016).
4. *Education*: This indicator assesses the level of educational attainment or school attendance. Because education is a substantial predictor of future income and employment opportunities, it is frequently employed as a proxy for poverty (Glewwe, 2002).
5. *Health*: This indicator assesses health outcomes and healthcare access. Poor health and a lack of access to healthcare are widely cited as proxies for poverty in developing countries (Peters et al., 2008).

Chapter 2 – Literature Review

Intergenerational poverty is typically defined as a situation in which at least two generations of a family are impoverished, with the second generation either being born into poverty or enduring it throughout adolescence and maturity (Duncan & Brooks-Gunn, 2000). There is concern that impoverished children will become impoverished adults, that material disadvantage is passed down through generations. It is particularly important to investigate the effects of childhood poverty and family income in general, given that governments can readily alter income by modifying the parameters of social assistance and social insurance programs. Other potential predictors of later-life success, such as growing up in a single-parent household, are more resistant to modification (Jenkins & Siegel, 2007).

2.1 - Causes of Intergenerational Poverty

Poverty is transmitted as a complex accumulation of positive and negative factors that influence a person's likelihood of experiencing present or future poverty. The 'private' transmission (or lack thereof) of capital and the 'public' transfer (or lack thereof) of resources from one generation to the next both affect a person's likelihood of living in poverty. They can be beneficial or detrimental.

Being impoverished as a child increases the likelihood of being poor as an adult, but this is not always the case, and other factors can have an independent effect on life-course well-being. Despite being highly context-dependent, household characteristics and initial endowments - a person's asset package, capacities and qualities, and agency capacity - have been found to be significant. The interaction of agency, status, and the social constructions that determine roles can result in unequal access to and control over resources and their returns, asymmetrical investments in the human capital formation of household members, and unequal distributions of leisure time. According to Bird (2010), it is also important to consider the impact of factors such as adolescent pregnancy, early childcare and development practices, domestic violence, household income, household and individual assets, household decision-making, livelihood and survival strategies, service uptake, risk exposure and vulnerability, and

resilience or the capacity to cope. Intergenerational poverty cannot simply focus on children and how their early life experiences either produce a stable foundation for later life or bring a set of "irreversibilities" that limit their options and life opportunities. A study of this nature must also investigate the factors that influence individuals so that their protracted poverty is likely to be transmitted to their children, parents, or cohorts above or below them (Bird, 2010).

Economic and social concerns, perpetuate intergenerational poverty. Limited access to quality education, including inadequate early childhood education, under resourced institutions, regional economic disparities, structural unemployment, and discrimination are among these issues. Intergenerational poverty is caused by economic problems such as low income, limited employment opportunities, and insufficient social safety systems. Socioeconomic factors such as lack of access to education, limited social networks, and prejudice may contribute to the intergenerational transmission of poverty (Duncan & Brooks-Gunn, 2000).

Several variables, including parental education, parental income, access to social services, and neighbourhood characteristics, can also influence the intergenerational transmission of poverty. Chiteji and Hamilton (2002) found that parental education and income were significant predictors of intergenerational poverty, with children whose parents had lesser levels of education and income having a greater likelihood of being poor as adults. Access to social services such as healthcare and education, as well as neighbourhood poverty rates and racial segregation, can all contribute to intergenerational poverty transmission (Duncan & Brooks-Gunn, 2000).

However, correlations do not always imply causation; it is possible that the stated patterns do not reflect a direct causal effect of childhood family income. Other unobserved individual or family characteristics, such as genetic composition and associated concepts such as 'ability,' and environmental factors associated with where individuals live, such as their neighbourhood, housing, and schools, may influence outcomes and family income, at least in part. Children from low-income families are more likely than their more affluent peers to have negative home environments, reside in impoverished communities, and attend low-quality schools; these factors may be more responsible than family income for academic achievement gaps (Bird, 2010).

Economic factors:

Poverty transmission between generations has significant economic consequences, such as diminished economic mobility and growth. Corak (2013) found that nations with greater income inequality and less access to social services had lower levels of intergenerational income mobility.

Employment is linked to well-being in ways that extend far beyond the income received, particularly when it is supported as being realistic, feasible, and well-paying (Millar & Rowlingson, 2001). Employment is associated with several positive outcomes, such as a lower risk of destitution and material deprivation, investments in future employability and access to insurance-based social security and pensions. Other associations include self-actualization, self-efficacy, social networks, and health. Employment involves a minimum of two parties, the employee and the employer, and frequently more when labour market institutions, rules, and unions are considered (Nieuwenhuis & Maldonado, 2018).

Both low wages and deplorable working conditions contribute to work-related destitution. In times of economic difficulty, fixed-term contracts, which are prevalent among the young and low-skilled, are the least likely to be renewed (Crettaz, 2013). Zero-hour contracts, low work intensity, and temporary employment all contribute to job insecurity and make earning a living wage difficult. In today's "24/7 economy," nonstandard work hours, such as early, late, and night shifts, are on the rise (Presser et al., 2008). According to Moilanen et al. (2016), it is particularly difficult for single parents to balance nonstandard work hours and childcare obligations. Just-in-time scheduling aggravates the aforementioned problems (Boushey, 2016). Precarious working conditions are associated not only with low wages and increased poverty risks, but also with other important dimensions of well-being, including perceived job quality and work-family conflict (Esser & Olsen, 2012; Ollier-Malaterre & Foucreault, 2016). Low income substantially contributes to intergenerational poverty. Children from low-income households are statistically more likely to be poor as adults if they do not have access to education and employment opportunities. Furthermore, the work-family conflict has a magnified gender issue as these working issues negatively impact working mothers' subjective well-being (Lewis et al., 2017).

Unemployment can also contribute to the intergenerational transmission of deprivation. Children with unemployed parents may experience a variety of negative outcomes, such as lower academic achievement, worse health outcomes, and diminished social mobility. Gregg and Tominey (2005) found a correlation between parental unemployment and children's reduced social mobility. Inadequate access to education and skills can also contribute to the perpetuation of intergenerational poverty. Children from low-income households are more likely to have limited access to educational opportunities, which hinders their ability to succeed in the labour market.

Inequality in wealth distribution also contributes to intergenerational distress. It may be difficult for families with limited access to wealth, assets, and property to accumulate wealth and enhance their economic standing over time. According to Piketty and Saez (2006), the consolidation of wealth among the top 1% of the population has been a major factor in the rise of income inequality and intergenerational poverty.

Social factors:

The transmission of poverty has significant societal consequences, including poor health outcomes, limited social mobility, and increased social isolation (Duncan & Brooks-Gunn, 2000). Children afflicted by poverty are more likely to experience negative health outcomes, such as chronic illness and impairment. Adding on to the previous section on the economic factors, unemployment is without a doubt the greatest predictor of destitution and social isolation. Unemployment is another indicator of destitution and exclusion from society (Dennis & Guio, 2000). This refers to households in which no one works despite the fact that at least one member is expected to labour. According to Caragata (2001), permanent and intergenerational unemployment is prevalent. In the European Union, the unemployment rate among low-income families is approximately three times that of the general population (Mejer, 2000). Moreover, low-income unemployed individuals rely more heavily on unemployment benefits as their primary source of income than the rest of the unemployed population. This excessive reliance on unemployment benefits

discourages numerous families from actively pursuing employment. This, according to Room (1999), may cause individuals to view welfare programs as inhibiting rather than empowering, thereby aggravating their social marginalization.

The relationship between health and social inclusion is significant. The inability to participate in the labour force may result from ill health. Also, poverty can result in poor health. For instance, Brooks-Gunn et al. (1999) found that impoverished parents are more likely to experience emotional distress. According to Abela (2002), Maltese women from low-income families have a higher incidence of severe long-term illnesses and mental health issues than women from middle-class or affluent backgrounds. According to studies conducted among Maltese women (Abela, 2002), mental health issues and other health-related problems are more prevalent in impoverished households. There is a dearth of literature on the social situations and integration of the impoverished into their community. Frequently, poor children and their families inhabit deprived and hostile environments. Historically, socially despondent neighbourhoods have been found in the Inner Harbour Region and the southern portion of the island. In these regions, substandard housing is common (Abel & Tabone, 2008).

The structure of the family is a significant socioeconomic factor that contributes to intergenerational poverty. Due to a lack of financial stability and support, children from single-parent households and families with a history of divorce are more susceptible to poverty. Brown (2010), and Lopoo and DeLeire (2014) studied the effect of childhood family structure on achievement, whereas Black and Devereux (2010) and Hout (2004) studied the generational stability of income. Despite this, it is unknown how infantile family structure influences intergenerational income persistence (Tach, 2014). McLanahan (2004) predicted “divergent destinies” between children raised in stable two-parent homes and those raised outside of such homes due to significant differences in parental resources. Single motherhood is one of the most significant predictors of intergenerational income mobility in the United States, according to Chetty et al. (2014). However, these reports were not based on individual-level comparisons of experiences in various family structures; rather, they were based on comparisons of geographic regions with differing populations of single-mother families. Few peer-reviewed studies have examined the relationship between formative family

experiences and economic mobility in the United States (Couch and Lillard, 1997), but mobility across the income distribution has not been studied (Musick and Mare, 2006). Children who spend more time with both parents are less mobile, according to socialization and social control theories (Kalmijn, 2015). Co-residency with both parents is linked to increased parent-child interaction and parental supervision (Kalil et al., 2014). Children have more opportunities to adopt their parents' attitudes and behaviours (Jodl et al., 2001), and parents have more opportunities to rein in their children's defiant behaviour (Coleman, 1988), which may promote income persistence. These theories highlight the significance of co-residency with both parents in enhancing intergenerational income.

Mitchell et al. (2015) examine how family transitions such as separation, death, loss or repartnering can impede the transmission of income. Family transitions disrupt routines and burden family relationships. During family transitions, children's mobility may increase as they seek extrafamilial support (Wu, 1996). The theories of instability predict that transitions into stepparent households will increase mobility. Stepparents introduced after birth are not anticipated to contribute to intergenerational income maintenance through socialization and social control, in the same manner as biological parents, due to the disruptive nature of transitions (Hoffer and Anderson, 2003). Previous research on income mobility has not established whether socialization- or instability-based mechanisms predominate or how long parental co-residency is associated with children's economic mobility during family transitions.

Social exclusion can also contribute to the intergenerational transmission of poverty. Children from marginalized or excluded communities or groups may have limited access to education, employment, and other opportunities, limiting their ability to flourish as adults. A recent analysis of poverty in Serbia and Montenegro suggests that extreme poverty and various deprivations have an ethnic component and are highly concentrated among the Roma minority. This was the first attempt to examine in-depth the extent and causes of poverty and social exclusion among Roma in Serbia and Montenegro, utilizing household survey data from 2003 that permits quantitative comparisons of poverty among Roma, including those living in settlements, and the general population. The paper concluded that Roma poverty stands out in comparison to other vulnerable groups, such as internally displaced persons and refugees, and

confirms findings from other Central and South-Eastern European countries regarding the multifaceted character of Roma poverty.

Also contributing to the intergenerational transmission of poverty is discrimination. Not only children from minority ethnic groups, but also those who face discrimination based on gender or sexual orientation may have limited access to education and career opportunities, thereby perpetuating poverty over time. After decades of racial progress, some academics, and policymakers query whether prejudice is still a significant contributor to economic disparity. To investigate contemporary discrimination, Pager et al. (2009) conducted a field experiment on the low-wage labour market in New York City, recruiting white, black, and Latino job applicants with similar demographic and interpersonal characteristics. These candidates were handed identical resumes and instructed to apply for hundreds of entry-level positions simultaneously. Through this same study, it was found that black applicants with comparable qualifications were half as likely to receive a call back or job offer as white applicants with comparable qualifications. Additional qualitative data from the study revealed the multiple points at which various forms of racial bias can alter career paths, suggesting that nuanced yet systemic forms of discrimination continue to affect the employment opportunities of low-wage workers (Pager et al., 2009).

The persistence of racial inequality in employment, housing, and a vast array of other social sectors has rekindled interest in discrimination's potential role. In contrast to the era preceding the civil rights movement, when racial prejudice and discrimination were open and pervasive, discrimination today is more difficult to detect, posing conceptual and methodological challenges for social scientists. Persistent disparities between racial and ethnic groups result from a number of intricate and interconnected factors. Despite significant progress made since the early 1960s, racial discrimination remains a fundamental factor in the formation of current patterns of social and economic inequality (Pager & Shepherd, 2008).

Individuals' social capital, including their networks and relationships, can also contribute to the intergenerational transmission of poverty. Children from low-social-capital households may have limited access to social and economic resources, thereby diminishing their prospects of adult success. According to Portes (1998),

social capital – individuals' and communities' social connections and networks – can play a crucial role in promoting upward mobility and eradicating poverty. Individuals with social capital can obtain access to employment opportunities, information, and resources, as well as a sense of community and support, allowing them to overcome economic and social limitations (Portes, 1998). Putnam and Bourdieu are two prominent sociologists who have contributed to our comprehension of the relationship between social capital and poverty. While their perspectives share similarities, their conceptualizations and emphasis on various aspects of social capital are distinct.

Robert Putnam defines social capital as the resources embedded in social networks, such as trust, reciprocity, and social norms, that facilitate community cooperation and collective action. He contends that communities with higher levels of social capital have better economic and social outcomes on average. Putnam's work, especially his book "Bowling Alone" (2000), analyses the decline of social capital in the United States and its implications for various facets of society, such as poverty and inequality. In contrast, Pierre Bourdieu provides a broader and more complex comprehension of social capital. According to Bourdieu, social capital comprises not only the resources embedded in social networks, but also the symbolic and cultural resources possessed by individuals. His work highlights the significance of cultural and symbolic capital in perpetuating social inequality. Bourdieu contends that people from privileged backgrounds frequently possess cultural capital, such as knowledge, skills, and education, which gives them advantages in social and economic contexts. This unequal capital distribution contributes to the persistence of poverty and social exclusion.

Both perspectives emphasize the significance of social connections and resources in determining an individual's opportunities, outcomes, and poverty experience. They acknowledge that social capital can facilitate access to resources, support, and opportunities that can help individuals overcome destitution. In addition, they emphasize the role of social networks, trust, and social norms in promoting cooperation and collective action to reduce poverty.

Psychological factors:

Stress and trauma can contribute to the intergenerational transmission of poverty. Children raised in poverty may experience chronic stress and trauma, which can have devastating effects on their mental health and ability to achieve success as adults. Evans and Kim (2013) discovered that poverty-related stresses, such as food and housing insecurity, were associated with poor cognitive and academic performance in children.

Parental mental health is a crucial psychological factor in intergenerational suffering. It may be difficult for parents with mental illness to provide a safe and nurturing environment for their children, which can result in poor educational outcomes and limited employment opportunities for their adult children. Using data from the British Millennium Cohort investigation (MCS), an ongoing longitudinal investigation of a cohort of 18,827 children born in the United Kingdom in 2000-2001, the correlates of mental health disorders during childhood were examined (Fitzsimons et al., 2017). Participants in the MCS study were sampled at birth, 9 months, 3, 5, 7, and 11 years. The researchers focused on two aspects of this association between ages 5 and 11: the role of transient and persistent poverty and the impact of mothers' and fathers' transient and persistent mental health disorders. The term "transient poverty" refers to short-term destitution. It is characterized by fluctuations in income or conditions that momentarily reduce economic well-being. The loss of a job, a financial calamity, or unemployment can result in temporary poverty. Growth in the economy or short-term measures can alleviate temporary destitution. Persistent poverty, however, is long-term or chronic poverty that persists for years or generations. There are limited economic resources and upward mobility. Persistent poverty is frequently caused by systemic disparities, inadequate education and employment, and social isolation. These systemic problems can make it difficult for persistently poor individuals to transcend poverty. There were robust estimated relationships between persistent and transitory poverty and all four domains at ages 11 and 5, with estimates for persistent poverty being slightly stronger. It was demonstrated that both persistent poverty and poverty transitions are strongly associated with mental health disorder levels and transitions in children. Similarly, mothers' persisting levels and transitions of mental health issues were significantly related to children's levels and transitions of mental

health issues, which was significantly less accurate for fathers (Fitzsimons et al., 2017).

Childhood traumas can also contribute to the transmission of poverty from one generation to the next. Children who have been subjected to abuse, neglect, or other forms of trauma may be predisposed to mental health issues and limited educational opportunities, thereby perpetuating poverty over time. Both childhood victimization and dissociation independently predicted adult victimization variance. A study by Klest (2012) examined these relationships in greater depth, contending that community-level variables account for a portion of the variance in adult victimization and that the relationships between childhood victimization, dissociation, and adult victimization function differently in various social contexts. In impoverished communities, for instance, the correlation between childhood trauma and adult victimization was stronger (Klest, 2012).

Individual relationships and networks, as well as social support, can all contribute to the transmission of poverty across generations. Children from low-income families may experience mental health issues and have limited educational opportunities, which can eventually contribute to poverty. However, issues such as increasing urbanization and poverty place pressure on families, particularly in rural areas, and diminish their ability to meet their fundamental needs. This raises a fresh policy issue. In many developed nations, however, the government pays for all or a portion of geriatric care, and the elderly are willing to accept informal caregivers. For cultural and historical reasons, most Japanese still rely on informal care provided by family, relatives, friends, and neighbors (Ogawa, 2004). Critics assert that women have always been the principal caregivers. Since women outlive their male companions, they are more likely to provide care for their male counterparts and consequently receive less in return. Widowhood being more prevalent among women restricts their access to informal care. Despite this, women are the predominant caregivers across all care fields in both developed and developing countries (Khan, 2013).

A lack of self-efficacy can also contribute to the intergenerational transmission of poverty. Self-efficacy is a person's confidence in their own capacity to achieve their objectives. Children from households with low levels of self-efficacy may have limited

access to educational opportunities and resources, perpetuating poverty over time. According to Bandura (1997), self-efficacy expectations are the most influential determinants of behavioural change because they influence the initial decision to perform a behaviour, the amount of effort exerted, and persistence in the face of adversity.

Institutional factors:

Policies and practices that perpetuate inequality and restrict access to resources, for instance, can contribute to intergenerational poverty. Inadequate social assistance services and overpriced housing, for instance, can make it challenging for low-income families to meet their fundamental needs and improve their economic standing. According to Alkire and Roche (2011), systemic inequalities, such as unequal access to education and healthcare, typically exacerbate poverty.

2.2 - Consequences and Implications of Intergenerational Poverty

Multiple mechanisms, including insufficient access to education, poor health outcomes, and a lack of social capital, can all contribute to the intergenerational transmission of poverty. Baker et al. (2000) examined how over the past several decades, the understanding of poverty and the means by which individuals can escape poverty has evolved and become more comprehensive.

In addition to inadequate incomes, consumption, and wealth, people's incapacity to make decisions, lack of access to services, social degradation and isolation, and vulnerability are now widely recognized as multiple dimensions of poverty including their interaction (Dorward et al., 2009). Regardless of the country in which a person resides, Jenkins and Siedler (2007) discovered that a person's family background has a substantial effect on their financial prosperity in later life. Although not absolute, an industrialized and "developed" environment may provide some protection against the intergenerational transmission of destitution.

According to Hulme et al. (2001), intergenerational poverty transmission is "both a characteristic and a cause" of protracted poverty. Moreover, despite the socioeconomic diversity of this group, he believes that intergenerational poverty is a multifaceted and intersecting phenomenon. Bird (2007) identifies mechanisms that may play a role in the intergenerational transmission of poverty in his evaluation of quantitative studies on poverty mechanisms. These include 1) family characteristics (teenage parents, unmarried or divorced parents or couples), 2) social capital (poor parents have a more difficult time educating their children), 3) environmental characteristics (living in poor areas/neighbourhoods may affect the outcome of future generations), and 4) a lack of cultural capital (resulting in discrimination, exclusion, and stigma).

This highlights the significance of non-economic resources in poverty transmission (Nyamu, 2015). According to Bowles and Gintis (2002), the combined inheritance mechanisms acting through cognitive performance and educational attainment are substantial, but account for less than a third of the intergenerational transmission of economic position.

In addition to societal factors, McEwen and McEwen (2017) provide biological explanations for the prevalence of poverty. In addition to social and structural mechanisms, they argue that biological factors that influence self-regulation of behaviour should be considered. Self-regulation is essential for controlling attention, planning, impulses, and emotions. They have observed that intergenerational poverty affects numerous aspects of a family's existence, incorporating individual, familial, and environmental factors. Intergenerational poverty makes it more difficult for grandparents and parents to teach their grandchildren and set a positive example for future generations (Blanden & Macmillan, 2016; MacDonald et al., 2020). This may be due to different factors such as limited resources, lack of educational opportunities, or health challenges. Despite evidence that multiple generations influence one another, there have been failed attempts in implementing effective two- or three-generation approaches in services for reducing family poverty (Upadhyaya et al., 2021).

Intergenerational poverty's societal consequences

Poverty transmission across generations can have severe repercussions for society, such as increasing economic inequality, decreased social mobility, and diminished community cohesion. Using German longitudinal data Fischer-Neumann and Bohnke (2022), discovered that poverty is intergenerationally transmitted and that long-term poverty experiences in adolescence correlate more strongly with the likelihood of falling into poverty in early adulthood than short-term poverty experiences. Adolescent peer relationships, one to one interaction, and particularly group-based interactions are crucial for moderating and preventing the transmission of poverty across generations. Moreover, in immigrant families, peer coterie contacts reduce the likelihood of poverty among first-generation immigrants. Consequently, this data suggest that migrants engage in a peer-related structural integrating process. In addition to the conditional compensatory influences of peer clique membership by age and direct migration history, the researchers identified an unconditional protective influence. Thus, frequent interaction with a small group of potentially heterogeneous peers during leisure time in late adolescence provides adolescents with social capital that they can use to mitigate the negative effects of family poverty on their own economic development. In conclusion, both the compensatory and protective factor models of resiliency were useful for comprehending the function of peer clique contact in intergenerational poverty transmission (Fischer-Neumann & Bohnke, 2022).

2.3 - Policy Recommendations

In order to alleviate intergenerational poverty, policies must focus on both economic and social factors. Expanding access to high-quality education, vocational training, and social safety provisions can help break the cycle of poverty. According to Silver (2010), social policies that combat discrimination and encourage social inclusion can also assist in breaking the cycle of poverty. Such social policies can include equal opportunities legislation, diversity programmes, and targeted social welfare measures to ensure inclusion.

The definition of poverty differs between affluent and impoverished nations. As administered by the European Union, poverty policy in contemporary Europe focuses predominantly on issues of social exclusion and participation in the society to which individuals belong. In contrast, the relationship between destitution and subsistence is considerably closer in emerging economies. Due to these differences, the nature of the outcome variable and the anticipated impact of childhood 'poverty' vary between low- and high-income countries. In low-income nations, for instance, differences in family income may have a significantly greater impact on whether an infant has access to adequate nourishment, health care, or education. The percentage of individuals with varying levels of primary, secondary, and postsecondary education varies between low- and high-income countries, which may lead to significant disparities in the distribution of rates of return to education (Bird, 2010).

In addition, the intergenerational transfer of poverty is a complex phenomenon that has received a great deal of scholarly attention. Multiple mechanisms allow for the transmission of poverty from parents to children, and the effects of poverty on individuals and societies are significant. Poverty between generations is a complicated, multi-generational phenomenon. This cycle of poverty is difficult to break and requires an all-encompassing approach that addresses the economic, social, and psychological factors that contribute to its continuation. There is no straightforward answer to the question of how many generations will be required to break this cycle, as it depends on a variety of factors, including legislative initiatives, cultural and societal changes, and individual circumstances. Despite this, there is evidence that decades-long initiatives and investments can have a positive effect on intergenerational poverty.

According to a study by the National Bureau of Economic Research, it takes at least three generations for a family in the United States to transcend poverty (Chetty et al., 2018). Since this estimate is founded on data from the 1980s and 1990s, it may not be applicable to contemporary circumstances. In addition, substantial disparities in intergenerational mobility were observed across various racial and ethnic groupings, with African American families experiencing higher levels of intergenerational poverty than white families. According to a distinct study conducted in the United Kingdom (Blanden et al., 2005), it takes an average of two generations for a family to escape

poverty. In this study, however, there was substantial heterogeneity between locations and demographic groups, with some families remaining in poverty for extended durations.

There is evidence that social disadvantage hinders children's ability to acquire the cognitive, emotional, and behavioural skills necessary for optimal academic and social achievement in adolescence, as well as for becoming gainfully employed, engaged citizens, and caring partners and friends as adults. This disadvantage persists throughout the lifetime of an individual, within families, and across generations. In light of this, in addition to the two-generation understanding, a new, forward-thinking three-generation approach centred on primary prevention is required. The three-generation approach acknowledges the intergenerational transmission of health, well-being, affluence, and social standing, building on previous frameworks. It emphasizes the importance of providing consistent support for children's development, health, and functioning to facilitate both productive adulthood and parental ability. However, opportunities to enhance parental abilities begin well before individuals make decisions regarding family formation. Thus, not only are longer-term investments necessary for high-risk families (2-generation strategy), but also for all children, adolescents, and families (3-generation strategy). The concentration of the three-generation strategy is on the following: (3) enhancing adolescents' and young adults' ability to plan for and raise future children (third generation) (Cheng et al., 2016).

Consistent efforts and investments in policies and programmes that address the underlying economic, social, and psychological causes that contribute to intergenerational poverty are required to break the cycle. According to research, investments in early childhood development, education, and employment opportunities can have a long-term positive impact on reducing intergenerational poverty; however, it is difficult to estimate the number of generations necessary to achieve this objective.

Policy implications

Intergenerational poverty is a complex issue that requires an all-encompassing policy response. The intergenerational poverty literature has numerous policy implications. This literature review describes the policy implications of recent studies. One policy conclusion is the need for a comprehensive and unified approach to poverty reduction. This includes addressing the underlying causes of poverty and implementing policies to enhance access to education, healthcare, employment opportunities, and social services (Chetty et al., 2020). These measures have the potential to break the cycle of poverty and promote intergenerational mobility.

Moreover, there is a need to address income inequality. Income inequality can perpetuate intergenerational poverty by limiting access to opportunities and resources for disadvantaged individuals and families. Progressive taxation, minimum wage regulations, and social safety systems aimed at reducing income inequality can all contribute to the solution of this issue (Corak, 2019). Investing in early childhood education is another policy measure that can aid in breaking the cycle of intergenerational poverty. According to research (Heckman et al., 2010), early childhood interventions can have long-term effects on cognitive development, educational attainment, and employment prospects, particularly for disadvantaged children.

Increasing social cohesion and decreasing discrimination are two additional policy outcomes that can aid in reducing intergenerational poverty. This issue can be mitigated by policies that enhance social cohesion and eradicate discrimination (Corak, 2019). Finally, policymakers must interact with communities and individuals affected by intergenerational poverty to ensure that their needs and aspirations are reflected in policy. Addressing intergenerational poverty requires a comprehensive strategy that addresses the root causes of poverty, reduces income disparity, invests in early childhood education, promotes social cohesion, and engages affected communities. These programs have the potential to disrupt the cycle of poverty and promote social mobility.

One of the most significant policy outcomes of intergenerational poverty in Malta is the need to address the structural and institutional barriers that sustain intergenerational poverty. This includes improving access to education and training, ensuring equal employment opportunities, and addressing discrimination and social exclusion faced by vulnerable groups such as immigrants, single-parent families, persons with mental health issues, and individuals with disabilities (Caruana et al., 2018; European Commission, 2019).

In addition, policies should aim to strengthen social safety nets and reduce poverty among low-income households by implementing targeted social assistance programs such as cash transfers, housing subsidies, and healthcare access (Caruana et al., 2018; Malta National Action Plan for Inclusion, 2016). These measures should be accompanied by initiatives to enhance social services, such as childcare and care for the elderly, and to promote social cohesion and community development (European Commission, 2019).

An additional essential policy implication of intergenerational poverty is the need to strengthen data collection and monitoring to better comprehend the nature and extent of poverty in Malta, as well as its underlying causes and effects. This includes initiatives to develop more inclusive and multidimensional poverty metrics that consider the numerous characteristics of poverty, including income, education, health, and social inclusion (European Commission, 2019). Finally, policy interventions should seek to foster a culture of social responsibility and engagement in which all sectors of society, including the private sector, civil society organizations, and individuals, participate in poverty alleviation efforts. This includes encouraging corporate social responsibility, philanthropy, and volunteerism, as well as strengthening partnerships and collaborations among various stakeholders to combat intergenerational poverty in a coordinated and sustainable manner (Caruana et al., 2018; Malta National Action Plan for Inclusion, 2016).

Chapter 3 – Methodology

In this section of the report, we delineate the methodology employed in conducting the study, which was executed in two distinct phases, each characterised by a different research approach: quantitative and qualitative. A comprehensive explanation of both methodologies will be presented to elucidate the processes and rationale underpinning each phase of the study. The initial phase of the study utilised a quantitative approach. This methodological choice was instrumental in gathering numerical data that could be statistically analysed to discern patterns, frequencies, and correlations within the study's scope. The quantitative phase involved the deployment of structured instruments, such as surveys or questionnaires, which were administered to a systematically selected sample representative of the population under study. This approach enabled the collection of empirical data that could be quantitatively assessed to yield objective insights into the phenomena being investigated.

Subsequently, the study transitioned into its second phase, adopting a qualitative approach. This phase was essential for gaining a deeper, more nuanced understanding of the subject matter. The qualitative methodology involved methods such as in-depth interviews, focus groups, and observational studies. These methods allowed for the collection of rich, descriptive data, providing insights into the experiences, perceptions, and attitudes of the participants. The qualitative approach was particularly valuable in exploring the complex dynamics and underlying factors contributing to the phenomena observed in the quantitative phase, offering a more holistic view of the research topic.

The integration of these two methodological approaches provided a comprehensive understanding of the research subject, leveraging the strengths of both quantitative and qualitative research. This mixed-methods approach ensured that the study was robust, allowing for a more thorough and nuanced exploration of the research questions.

Research Agenda

This study is primarily focused on several key objectives aimed at understanding the intricate dynamics of intergenerational poverty. The first objective is to examine the various factors that influence the transmission of poverty across generations on a national scale, along with assessing the accompanying economic and social impacts. This involves a thorough investigation into the mechanisms through which poverty is passed on from parents to children over successive generations and the manner in which this phenomenon manifests within our societies. Additionally, a crucial aim of this research is to estimate the number of generations required to effectively break and mitigate the cycle of intergenerational poverty. Through this comprehensive analysis, the study seeks to provide insightful data and informed projections that can aid in the development of strategies and policies designed to overcome the challenges posed by intergenerational poverty.

Data gathering techniques

The quantitative component of this study was executed through a telephone survey targeting individuals in Malta who either currently receive social benefits, have received them in the past, or have parents who received social benefits. The inclusion criterion for respondents was set at a minimum age of 18 years. To accommodate the linguistic preferences of the participants, the telephone questionnaire was made available in both English and Maltese, allowing respondents to select the language in which they felt most comfortable.

The selection of participants was conducted through a random sampling method. A computer program, operated by a data collection partner, was utilized to randomly generate telephone numbers, including both landlines and mobiles. This system is designed to produce non-sequential numbers, ensuring a randomized selection

process without reliance on any pre-existing database. Given the nature of random sampling, the process of achieving the desired number of respondents involved a significant volume of phone calls. This was due to various factors, such as some individuals declining to participate, others not fitting the required demographic profile, encountering incorrect numbers, or receiving no response. Despite these challenges, the survey was successfully conducted through telephone interviews.

The final sample size for this phase of the study comprised 412 individuals from the Maltese population aged 18 years and above. The survey's statistical parameters included a confidence level of 95% and a confidence interval of +/- 4.9%. The sample was further stratified based on age, gender, and district to ensure a representative cross-section of the population. Data collection was carried out in January 2024, providing current and relevant insights into the state of intergenerational poverty in Malta.

The research methodology for the qualitative section employed in this study involved conducting interviews with experts in the field of intergenerational poverty, including university lecturers and social workers. The first phase of the research consisted of data collection through telephone interviews, characterized by a quantitative approach. In contrast, the subsequent phase entailed a qualitative research project, wherein data was collected through online interviews. A copy of the questions used in the interview can be found in the appendices.

For the qualitative component of the research, the initial step involved distributing information letters to a range of professionals engaged in fields relevant to intergenerational poverty. These professionals were carefully selected based on their expertise and their potential to provide valuable insights into the nuances of intergenerational poverty. Upon agreement to participate in the study, these individuals were requested to sign a consent form, ensuring ethical compliance and an understanding of their involvement in the research. Recruitment efforts focused on engaging between 6 to 10 stakeholders working in various organizations such as

YMCA, Anti-Poverty Forum, Foundation for Social Welfare Services (FSWS), and Caritas. The selection of these stakeholders was driven by the recognition of their critical insights and expertise in the field of intergenerational poverty, making them invaluable contributors to the study. Their perspectives were anticipated to provide informed insights and potential solutions, thereby enabling the development of effective strategies to address and minimize intergenerational poverty.

In total, 7 interviews were conducted online, each lasting approximately one hour. The interviews encompassed a range of questions, primarily aimed at exploring the interviewees' experiences with individuals caught in the cycle of intergenerational poverty. These inquiries delved into identifying the causes, factors that exacerbate the situation, and potential solutions. This qualitative approach was instrumental in gaining a deeper understanding of the complex nature of intergenerational poverty, directly informed by the experiences and expertise of professionals actively engaged in this field.

Data analysis

In the quantitative phase of this study, the analysis of data was conducted by the same organization responsible for executing the telephone interviews. This involved a comprehensive examination of the data collected through these telephone interviews. The primary focus was to quantitatively assess the responses, enabling a statistical interpretation of the patterns, trends, and correlations related to intergenerational poverty within the sampled population.

In the qualitative part of the study, after the collection of data from the participants, a thematic analysis was undertaken. This methodological approach allowed for an in-depth examination of the qualitative data, facilitating the identification and interpretation of key themes and patterns emerging from the responses. The thematic analysis was instrumental in providing a rich, detailed understanding of the complex

factors and dynamics associated with intergenerational poverty, as perceived and experienced by professionals working directly in this area.

Ethical considerations

For maintaining rigorous ethical standards and ensuring data protection compliance, the research team submitted an Ethics & Data Protection (E&DP) form to the Faculty Research Ethics Committee (FREC) of the Faculty for Social Wellbeing at the University of Malta. This submission was a critical step in aligning the research with the established Research Code of Practice and Research Ethics Review Procedures of the University of Malta.

Recognizing the distinct methodological approaches and different data handling requirements of the two phases of the study, the ethics form was bifurcated into two separate sections. One section was dedicated to the quantitative study, addressing the specific ethical considerations pertinent to the collection, analysis, and protection of numerical data obtained through telephone interviews. The other section focused on the qualitative study, detailing the ethical protocols relevant to the online interviews with professionals, including issues related to consent, confidentiality, and the handling of sensitive information.

This division of the ethics form into two distinct parts ensured a thorough and tailored ethical review process for each phase of the study. It allowed for a comprehensive evaluation of the ethical implications unique to each methodological approach, thereby upholding the integrity of the research and safeguarding the interests and rights of all participants involved.

Chapter 4 – Results

The primary objective of this study is to scrutinize the factors influencing the intergenerational transmission of poverty at a national level, exploring both its economic and social ramifications. This inquiry delves into the mechanisms through which poverty is perpetuated from one generation to the next and its manifestation within our societies.

To tackle the research questions delineated in the preceding chapter, a dual-method approach was employed. The current chapter is dedicated to presenting the findings derived from the data collection, with an initial focus on quantitative results. This will be subsequently complemented by the presentation of outcomes from qualitative interviews. In the qualitative segment, thematic analysis was conducted, revealing a range of themes within the data. These themes have been categorized into two principal groups. The first category examines the causes or factors that exacerbate intergenerational poverty. The second, overarching category, centers on potential strategies to mitigate or altogether prevent the perpetuation of poverty across generations. This bifurcated thematic structure allows for a comprehensive understanding of both the roots of the issue and the feasible solutions to address it.

4.1 Results from the quantitative segment of the research project

Demographics

The demographic composition of the sample in this study, as illustrated in the accompanying graphs, demonstrates a notable alignment with the broader population in terms of age, gender, and district distribution. This parity between the sample and the population ensures that the findings can be considered representative and indicative of broader trends within the community.

Additionally, the study included an analysis of family size, with a specific focus on the number of children in each household. Most adult participants reported having two children. This finding is crucial as it offers insights into family dynamics and potential implications for the transmission of poverty across generations.

To assess the intergenerational aspect of poverty, participants were inquired about their current experiences of poverty and whether their parents had also experienced poverty, necessitating reliance on benefits. This approach aimed to illustrate the instances of poverty within families: a single generation affected by poverty indicates the individual's direct experience, whereas two generations affected signify the prevalence of poverty across more than one generation. This method provides a nuanced understanding of how poverty persists or is alleviated across generations. A particularly significant observation from the study is that most participants reported experiencing intergenerational poverty across two generations, rather than just one. This trend underscores the persistent and cyclical nature of poverty, where the likelihood of remaining in poverty spans beyond a single generation. This multi-generational aspect of poverty provides crucial evidence for the depth and complexity of the issue, highlighting the need for long-term and multi-generational strategies in poverty alleviation efforts. It is also evident from the study that the transmission of intergenerational poverty remains a significant issue. The data revealed that more than half of the participants reported experiencing poverty across more than one generation within their families. This highlights the persistent nature of poverty and its tendency to affect successive generations, underscoring the importance of addressing the root causes to prevent its perpetuation.

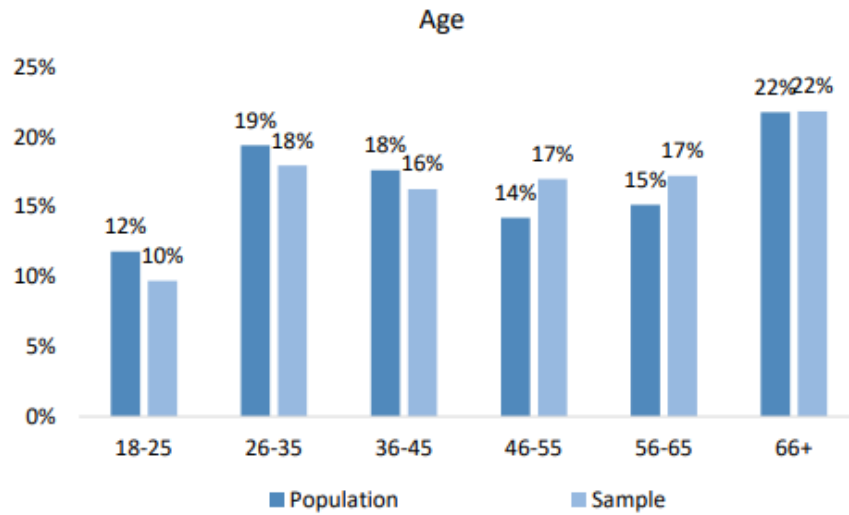


Figure 4.1 Methodology and demographics per age groups

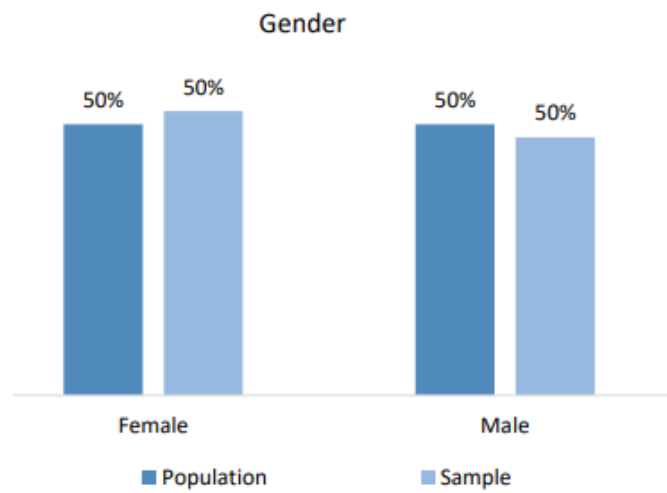


Figure 4.2 Methodology and demographics per gender groups

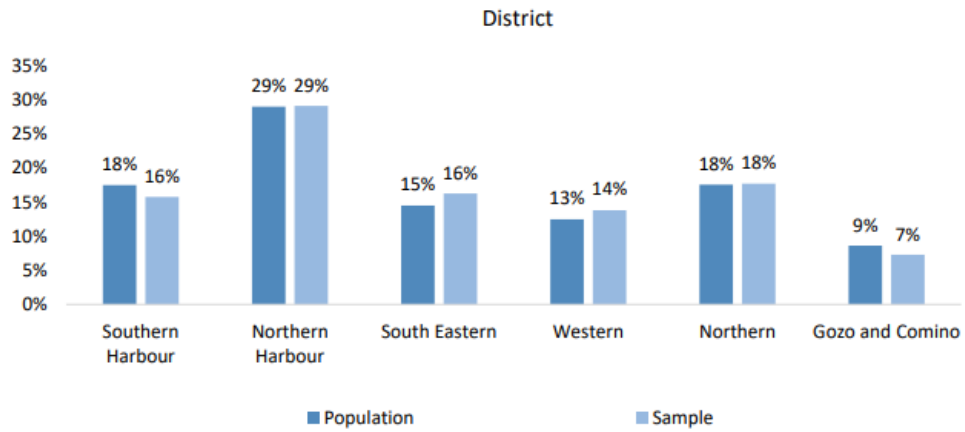


Figure 4.3 Methodology and demographics per district groups

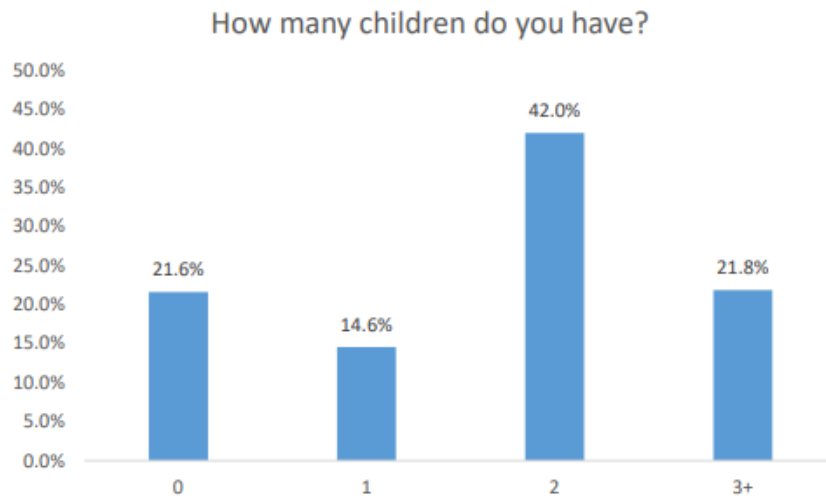


Figure 4.4 Methodology and demographics per children

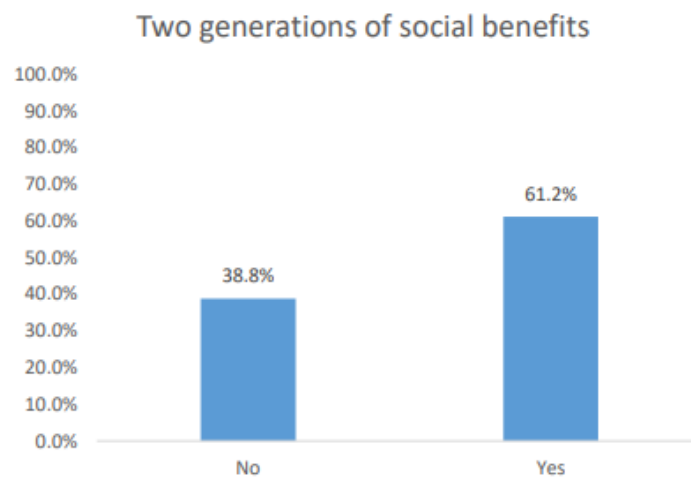


Figure 4.5 Table with information on social benefits' cycle

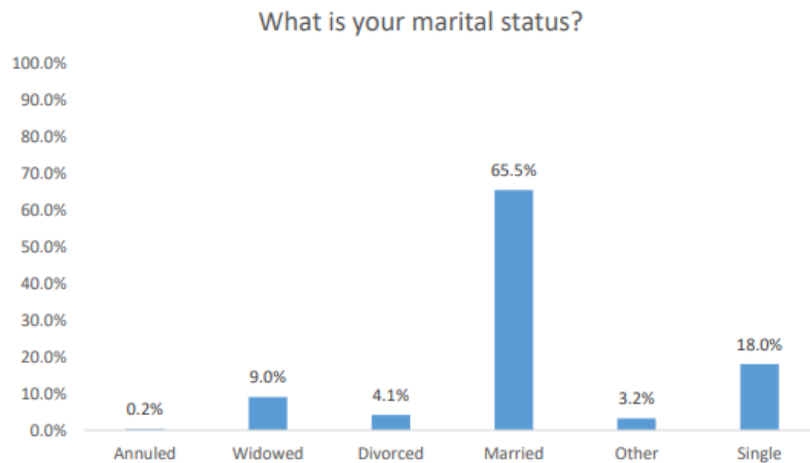


Figure 4.6 Table with information on marital status

In examining the educational attainment of the respondents and their parents, the study specifically inquired whether the parents of the respondents had achieved a comparable level of education or a higher level than the respondents themselves. The findings reveal that the most common level of education completed by parents of the respondents was primary education, with 43.6% of respondents indicating this as their parents' highest level of educational attainment. This was followed by secondary education, reported by 24.7% of respondents as the highest level achieved by their parents.

A comparative analysis of the highest level of education attained by the respondents against that of their parents presents some notable trends. Among respondents who never attended school, there was a parallel observation that their parents also did not receive any formal education. This correlation underscores the impact of parental education on children's educational outcomes. Conversely, it was observed that 14.1% of respondents whose parents had a high level of education also attained a higher level of education themselves. This pattern suggests a positive correlation between the educational levels of parents and their children, indicating that higher parental education is often associated with higher educational achievements in their offspring.

In exploring the aspect of parental financial support for education, the study posed a question to the respondents regarding whether their parents had provided any financial assistance for their educational pursuits. A significant majority of respondents, 60.1%, affirmed receiving such support from their parents. A demographic analysis of these responses revealed distinct patterns. Notably, respondents within the 18-25 age group reported the highest incidence of receiving financial support for education from their parents, with 82.5% affirming such assistance. This finding may reflect recent trends in parental support for education and possibly indicates a generational shift in the value placed on educational investment. Further, when correlating educational attainment with parental financial support, the study observed that respondents with a higher level of education were more likely to have received financial support for their education, with 82.6% of such respondents affirming this support. This correlation underscores the potential impact of parental financial support on educational outcomes, suggesting that financial assistance from parents could be a significant factor in enabling higher educational attainment.

The study also inquired into the respondents' attitudes and practices regarding financial support for their children's education. This aspect aimed to assess the willingness and capacity of the current generation to financially assist their children's educational pursuits. A substantial majority of respondents, 90.6%, indicated their willingness or actual practice of providing financial support for their children's education. This high percentage reflects a strong inclination among parents to invest in their children's educational future, signalling a potentially positive shift in generational attitudes toward education.

Upon examining the responses across different demographic categories, such as district and age, a consistent pattern emerged. The willingness to provide financial support for children's education was relatively uniform across the various groups, suggesting a widespread recognition of the importance of educational investment across the respondent pool. However, a notable divergence was observed when comparing the educational background of the respondents to their willingness to provide financial support. Those respondents who themselves had never attended

school were found to be the least likely to provide or have provided financial support for their children’s education. This finding highlights a potential correlation between a parent’s own educational experience and their propensity to financially support their children’s education, underscoring the lasting impact of personal educational experiences on subsequent generational educational investments.

Education level	Higher level of education (e.g. college/university)	Primary level of education	Secondary level of education	Never went to school	Never completed secondary school	Total
Yes	91.7%	77.1%	85.7%	33.3%	88.5%	86.8%
No	8.3%	22.9%	14.3%	66.7%	11.5%	13.2%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Two generations of social benefits	Not 2 generations of social benefits	2 generations of social benefits	Total
Yes	85.7%	87.4%	86.8%
No	14.3%	12.6%	13.2%
Total	100.0%	100.0%	100.0%

Table 4.1 Financial support for their children

In the context of assessing perceptions on the role of education, the study sought to determine the respondents' beliefs regarding the importance of education in achieving financial stability and upward mobility. This inquiry aimed to gauge the perceived value of education in contributing to socio-economic advancement. An overwhelming majority of the respondents, 95.6%, affirmed their belief in the importance of education as a key factor in attaining financial stability and upward mobility. This high level of agreement indicates a widespread recognition of the critical role that education plays in enhancing individual economic prospects and enabling social advancement.

Further analysis of these responses across various demographic categories, including district and age, revealed a consistent pattern. The belief in the importance of education for socio-economic success was uniformly high across these different demographic groups. This uniformity suggests a consensus on the value of education,

transcending differences in age and geographic location. Such a widespread acknowledgment underscores the role of education as a universally recognized lever for socio-economic improvement and underscores its importance in policy and societal discourse.

Districts	Gozo and Comino	Northern	Northern Harbour	South-eastern	Southern Harbour	Western	Total
Yes	100.0%	94.5%	93.3%	95.5%	98.5%	96.5%	95.6%
No	0.0%	5.5%	6.7%	4.5%	1.5%	3.5%	4.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Age Groups	18-25	26-35	36-45	46-55	56-65	66+	Total
Yes	92.5%	93.2%	92.5%	98.6%	97.2%	97.8%	95.6%
No	7.5%	6.8%	7.5%	1.4%	2.8%	2.2%	4.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 4.2 Importance of education

The study further delved into the perceived importance of education, particularly among respondents who have experienced intergenerational receipt of benefits. A notable 97.2% of participants who received benefits across two generations affirmed their belief in the crucial role of education in achieving financial stability and upward mobility. This high percentage among this specific demographic underscores a strong conviction in education as a pathway out of poverty and a means to socio-economic advancement.

Additionally, the study explored the respondents' perspectives on the impact of education on their financial situation. A majority of 79.7% agreed that education significantly influences their financial status. This view was particularly pronounced among respondents from Gozo and Comino, where 93.3% believed in the positive impact of education on financial circumstances. This finding may reflect regional differences in perceptions of educational value and its role in economic well-being. When correlating educational attainment with perceptions of education's financial

impact, two distinct trends emerged. Firstly, respondents who had never completed a higher level of education accounted for 91.0% of those believing in the significant impact of education on financial status. Secondly, 81.1% of respondents who received benefits across both generations also held this belief. These trends suggest that individuals with direct or familial experience of lower educational attainment or intergenerational benefit receipt are more likely to recognize the potential of education in altering financial trajectories. This recognition could be pivotal in shaping approaches to educational policy and interventions aimed at breaking the cycle of poverty.

Education level	Higher level of education (e.g. college/university)	Primary level of education	Secondary level of education	Never went to school	Never completed secondary school	Total
Yes	91.0%	55.6%	77.8%	50.0%	65.5%	79.7%
No	9.0%	44.4%	22.2%	50.0%	34.5%	20.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Two generations of social benefits	Not 2 generations of social benefits	2 generations of social benefits	Total
Yes	77.5%	81.1%	79.7%
No	22.5%	18.9%	20.3%
Total	100.0%	100.0%	100.0%

Table 4.3 Impact of education on financial situation

Housing

In the aspect of housing, the study sought to ascertain the nature of the respondents' living arrangements by inquiring about the type of household they reside in. This inquiry was aimed at understanding the housing situations of the individuals participating in the study and how these might correlate with their experiences of poverty.

The predominant response, accounting for 64.7% of the participants, indicated that they own their property outright, without any mortgage obligations. The second most common response, from 19.5% of the respondents, was owning property with an ongoing mortgage. A demographic analysis of these responses revealed notable patterns, particularly concerning the receipt of social benefits. Most respondents who have received social benefits across both generations, as well as those who received benefits for a single generation, predominantly reside in properties owned without a mortgage, with percentages of 65.6% and 63.2%, respectively. This finding suggests a pattern of property ownership among families who have experienced intergenerational receipt of social benefits.

Furthermore, when the housing data was compared across various demographic categories, the responses were found to be relatively uniform across these groups. This uniformity indicates a general trend of property ownership, both with and without mortgages, transcending differences in demographics such as age, gender, and district. This trend provides insights into the housing stability among the surveyed population and its potential relationship with the experience of receiving social benefits.

	18-25	26-35	36-45	46-55	56-65	66+	Total
Public sector rent	3.0%	14.1%	1.5%	10.3%	9.9%	10.1%	8.8%
Ownership with mortgage	33.3%	56.3%	28.4%	8.8%	1.4%	1.1%	19.5%
Ownership without mortgage	45.5%	23.9%	61.2%	80.9%	78.9%	83.1%	64.7%
Private sector rent without subsidy	15.2%	1.4%	6.0%	0.0%	7.0%	3.4%	4.5%
Private sector rent with subsidy	3.0%	4.2%	3.0%	0.0%	2.8%	2.2%	2.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 4.4 Type of housing

In the aspect of housing type, the study found a noteworthy correlation between demographics and property ownership. Specifically, respondents residing in the South-Eastern district were most likely to own property without a mortgage, with a significant 73.4% falling into this category. Additionally, the study revealed that 82.9% of respondents who completed their education up to the primary school level were also among those most likely to own property outright, without a mortgage. Regarding the adequacy of living space, the majority of respondents, 93.2%, indicated that their household had sufficient space for the number of people residing there. However, a demographic analysis revealed that respondents aged between 18 and 25 years were the least likely to believe that their current living space was adequate for their household size. In contrast, those who completed education up to the primary level, and those who did not receive social benefits across both generations, were more likely to report having enough space in their households.

On the issue of homelessness, only a small fraction of respondents, 3.4%, reported having experienced homelessness at some point in their lives. When these responses were analysed across different demographics, such as districts and age groups, the findings were relatively consistent. However, it was noted that 25.0% of those who had never attended school reported experiencing homelessness, highlighting a significant correlation between educational attainment and housing stability. Among those who had experienced homelessness, 84.6% stated that this occurred during their adult years, while 15.4% experienced it during childhood. This distribution provides insight into the life stages at which individuals are most vulnerable to homelessness.

Finally, when respondents were asked about the proportion of their income allocated to housing costs, the most common response, accounting for 58.8%, was that they pay nothing towards housing. This was followed by 12.2% who were unsure of their housing expenditure and 11.5% who spent between 15% and 30% of their income on housing. A demographic comparison revealed that the allocation of income to housing costs was fairly consistent across different districts. However, respondents with a higher level of education were more likely to allocate 15% - 30% of their income to

housing costs, with 14.2% falling into this category, suggesting a possible link between educational level and housing expenditure.

	Higher level of education (e.g. college/university)	Primary level of education	Secondary level of education	Never went to school	Never completed secondary school	Total
Nothing	51.0%	74.3%	59.6%	75.0%	75.0%	58.8%
1%-15%	7.1%	0.0%	5.9%	0.0%	3.6%	5.6%
15% - 30%	14.2%	8.6%	10.6%	0.0%	7.1%	11.5%
31% - 45%	3.9%	2.9%	5.9%	0.0%	0.0%	4.4%
46% - 60%	10.3%	0.0%	4.8%	0.0%	3.6%	6.1%
More than 61%	1.3%	0.0%	2.1%	0.0%	0.0%	1.5%
I do not know	12.3%	14.3%	11.7%	25.0%	10.7%	12.2%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 4.5 Amount of income that goes to housing

In the context of the study's exploration of housing-related financial commitments, a notable finding emerged regarding the proportion of income allocated to housing costs. Specifically, among those respondents who dedicate 15% to 30% of their income to housing, the majority fell within the 26 to 35 age group, accounting for 18.9%. This demographic trend suggests a higher housing cost burden among younger adults in this age range. Additionally, when examining the relationship between receiving social benefits and housing expenditure, it was observed that 13.6% of respondents who had benefited from social benefits across two generations also allocated 15% to 30% of their income to housing. This finding indicates a potential correlation between the experience of intergenerational social benefits and the proportion of income spent on housing.

The study further inquired into the respondents' perceptions of the quality of their current housing compared to their housing during upbringing. The most common response, from 43.8% of the participants, indicated that the quality of their current housing is the same as that of their childhood homes. Meanwhile, 27.8% of respondents perceived their current housing to be of better quality than their previous homes. This data suggests a notable proportion of respondents experiencing stability or improvement in housing quality over time. A comprehensive comparison of the

quality of current household conditions with various demographics was also conducted, providing insights into how housing quality perceptions vary across different segments of the population. This analysis is crucial for understanding the broader implications of housing quality on social wellbeing and the intergenerational transmission of living standards.

	Gozo and Comino	Northern	Northern Harbour	South-Eastern	Southern Harbour	Western	Grand Total
Worse	17.2%	14.1%	9.3%	10.8%	9.7%	21.8%	12.8%
Better	31.0%	23.9%	28.8%	27.7%	33.9%	21.8%	27.8%
Much worse	0.0%	0.0%	2.5%	1.5%	1.6%	0.0%	1.3%
Much better	13.8%	19.7%	12.7%	18.5%	11.3%	10.9%	14.5%
The same	37.9%	42.3%	46.6%	41.5%	43.5%	45.5%	43.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 4.6 Quality of current household

In assessing the adequacy of housing among the study's respondents, a clear majority, 94.9%, affirmed that they currently reside in what they consider to be adequate housing. Conversely, a minority of 5.1% indicated that their housing did not meet their adequacy standards. This high proportion of positive responses suggests a general satisfaction with housing conditions among the majority of the participants. The consistency of responses regarding adequate housing across the various demographics analysed in this report indicates that perceptions of housing adequacy are relatively uniform across different population segments. This uniformity suggests that housing adequacy, as perceived by the respondents, is a widespread condition not significantly influenced by the demographic variables considered in this study.

For the 5.1% of respondents who reported inadequate housing, a further inquiry was made into the specific reasons behind their negative responses. Of these respondents, 9.1% attributed their dissatisfaction to issues of humidity in their homes, and 4.5% cited the problem of noise pollution. However, the majority within this group,

accounting for 86.4%, selected the option 'others' to describe their reasons for dissatisfaction with their housing. Further elaboration by the 86.4% who chose 'others' revealed a variety of concerns, with the most common being the small size of their housing, followed by the need for renovation, and issues related to accessibility, such as having too many stairs. These findings highlight a range of factors that contribute to perceptions of inadequate housing, underscoring the multifaceted nature of housing adequacy and its impact on the wellbeing of individuals and families.

Health

In the investigation of chronic health conditions among the study's respondents and their family members, including mental health issues, a substantial majority, 65.1%, reported no experience with such conditions. However, 34.9% of respondents did indicate that either they or their family members have suffered from chronic health conditions, inclusive of mental health concerns. A demographic analysis of these responses revealed significant variations. In the South-eastern district, a notably higher percentage (44.8%) reported chronic health conditions. Similarly, within the 36-45 age group, 46.3% of respondents reported such conditions, suggesting a greater prevalence of chronic health issues in these demographic segments.

Additionally, the study found that respondents with a higher level of education (38.3%) and those who have received benefits for two generations (37.8%) reported a higher incidence of chronic health conditions within their families or personally. This finding suggests a correlation between educational attainment, intergenerational receipt of benefits, and the experience of chronic health conditions. Among the 34.9% of respondents who affirmed the presence of chronic health conditions, a further inquiry was made into whether these conditions have contributed to poverty. Of this group, a significant 34.7% stated that chronic health conditions had indeed led them to poverty. This suggests a notable impact of health issues on economic wellbeing.

When this subset of responses was analysed demographically, it was observed that respondents in the Southern Harbour district (46.4%) and those in the 18-25 age group (64.3%) were more likely to attribute their poverty to chronic health conditions. Furthermore, respondents who had only completed education up to the secondary level (38.9%) and those who had received benefits for just one generation (43.1%) were also more inclined to link their poverty to health issues. These findings highlight the significant role of health, including mental health, in influencing economic status, particularly in certain demographic groups. In the segment of the study focusing on the impact of chronic health conditions, including mental health issues, on financial decisions, respondents who had previously indicated such conditions (34.9% of the sample) were further questioned about their experiences with medical treatment. Specifically, they were asked if they ever had to delay or forego medical treatment due to financial constraints or if they had to borrow money to afford it.

The majority of these respondents, 94.1%, reported that they did not have to delay or forego medical treatment, nor did they need to borrow money for such purposes. However, a notable minority of 5.9% indicated that they had faced financial challenges significant enough to delay or forego medical treatment or to necessitate borrowing funds for medical expenses. A demographic comparison revealed that respondents residing in the Northern district were most likely to report financial difficulties related to medical treatment, with 11.1% indicating such challenges. This finding suggests a regional disparity in the financial impact of health conditions. Furthermore, when the responses were analysed across various demographics, it was observed that similar patterns of financial strain due to medical conditions were evident across different demographic groups. This consistency across demographics highlights the broader issue of financial barriers to healthcare and the challenges faced by individuals with chronic health conditions in accessing necessary medical treatment.

Education level	Higher level of education (e.g. college/university)	Primary level of education	Secondary level of education	Never went to school	Never completed secondary school	Total
Yes	6.5%	5.6%	5.9%	0.0%	3.4%	5.9%
No	93.5%	94.4%	94.1%	100.0%	96.6%	94.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Two generations of social benefits	Not 2 generations of social benefits	2 generations of social benefits	Total
Yes	5.7%	6.0%	5.9%
No	94.3%	94.0%	94.1%
Total	100.0%	100.0%	100.0%

Table 4.7 Chronic health conditions

Employment

In examining the current employment status of the respondents, the study elicited a range of responses reflecting the diverse employment situations within the sample. The most common form of employment reported by respondents was part-time work, with 36.9% indicating this as their current employment status. Following closely, 32.5% of the respondents identified themselves as pensioners, reflecting a significant proportion of the sample being in the post-employment phase of life. Interestingly, only a small fraction of the respondents, 5.1%, reported being in full-time employment, while an even smaller percentage, 3.9%, identified as unemployed. These figures suggest a relatively low representation of the full-time employed within the sample, which could be indicative of broader labour market dynamics or specific demographic characteristics of the sample.

When the responses were analysed across various demographics, the findings showed a consistency in employment status irrespective of differences in age, gender, district, or other demographic variables. This uniformity across different demographic groups suggests that the employment status trends observed in the study are broadly reflective of the employment patterns within the larger population from which the sample was drawn. This consistency is crucial for understanding the employment

landscape and its implications on socio-economic factors within the studied community.

	Gozo and Comino	Northern	Northern Harbour	South-eastern	Southern Harbour	Western	Grand Total
Unemployed	13.3%	2.7%	5.0%	1.5%	1.5%	3.5%	3.9%
Part-time employed	33.3%	39.7%	30.8%	44.8%	36.9%	38.6%	36.9%
Full-time employed	6.7%	8.2%	3.3%	7.5%	3.1%	3.5%	5.1%
Housewife	10.0%	5.5%	16.7%	9.0%	15.4%	14.0%	12.4%
Pensioner	30.0%	37.0%	33.3%	35.8%	32.3%	22.8%	32.5%
Self Employed	0.0%	5.5%	8.3%	1.5%	7.7%	12.3%	6.6%
Student	6.7%	1.4%	2.5%	0.0%	3.1%	5.3%	2.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 4.8 Current employment status

The study's examination of current employment status in relation to demographics yielded notable findings. Among those engaged in part-time employment, a significant majority, 60.6%, possessed a high level of education. This suggests a correlation between higher educational attainment and the prevalence of part-time work. Conversely, among the unemployed respondents, the majority, 6.9%, had only completed education up to the secondary level, indicating a potential link between lower educational attainment and unemployment. When analysing employment status across age demographics, it was observed that the majority of respondents in the 18-55 age range were engaged in part-time employment. This trend points to the prevalence of part-time work among the working-age population within the sample.

A further demographic analysis revealed that 41.3% of respondents who had benefited from social benefits across two generations were pensioners, whereas 45.0% of those who had received benefits for one generation were engaged in part-time employment. These findings highlight a relationship between the receipt of social benefits across generations and current employment status, with variations noted between those receiving intergenerational benefits and those with a single generation of benefit receipt. In addition to employment status, the study also investigated the perceived

stability of employment among those who were working. An overwhelming majority of the working respondents, 95.7%, stated that they considered their job to be stable. Only a small fraction, 4.3%, reported instability in their employment.

A demographic comparison related to job stability showed that respondents in the 26-35 age group were the most likely to report having stable employment, with 9.5% falling into this category. However, across different demographics, the responses regarding job stability were relatively similar, suggesting a general sense of employment stability among the working respondents in the study, regardless of their specific demographic characteristics.

Education level	Higher level of education (e.g. college/university)	Primary level of education	Secondary level of education	Never went to school	Never completed secondary school	Total
Yes	2.7%	0.0%	7.6%	0.0%	0.0%	4.3%
No	97.3%	100.0%	92.4%	100.0%	100.0%	95.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Two generations of social benefits	Not 2 generations of social benefits	2 generations of social benefits	Total
Yes	4.5%	4.1%	4.3%
No	95.5%	95.9%	95.7%
Total	100.0%	100.0%	100.0%

Table 4.9 Stability of job

In the segment of the study exploring the experience of unemployment and underemployment, respondents currently employed were questioned about their employment history over the past five years. A substantial majority, 90.8%, reported that they had not experienced unemployment or underemployment during this period. However, 9.2% of the respondents did indicate having faced such employment challenges. Upon analysing this data demographically, it was observed that individuals who had only completed education up to the secondary level were the most likely to have experienced unemployment or underemployment in the last five years. This

suggests a correlation between lower levels of educational attainment and heightened vulnerability to employment instability.

For those who reported unemployment or underemployment, the study sought to understand the underlying reasons for their employment challenges. The most frequently cited reason was the impact of COVID-19, accounting for 25.9% of responses. This was followed by low wages (22.2%) and health-related issues (18.5%). These findings highlight the diverse and complex factors contributing to employment instability, including external economic shocks like the pandemic, wage-related issues, and personal health circumstances. Additionally, the study inquired about the respondents' opportunities for career advancement or development in their current jobs. More than half of the respondents, 55.0%, stated that they had not had any such opportunities, while 45.0% reported having or having had opportunities for advancement in their current employment.

When comparing these responses across different demographics, notable differences emerged. In the Northern Harbour district, 64.4% of respondents reported a lack of advancement opportunities, while among those over 66 years of age, this figure rose to 90.0%. This data suggests that opportunities for career growth and development may be unevenly distributed across different regions and age groups, indicating potential disparities in career progression prospects.

Districts	Gozo and Comino	Northern	Northern Harbour	South-eastern	Southern Harbour	Western	Total
Yes	44.4%	51.1%	35.6%	49.0%	45.0%	51.4%	45.0%
No	55.6%	48.9%	64.4%	51.0%	55.0%	48.6%	55.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Age Groups	18-25	26-35	36-45	46-55	56-65	66+	Total
Yes	58.6%	60.9%	49.2%	43.5%	26.7%	10.0%	45.0%
No	41.4%	39.1%	50.8%	56.5%	73.3%	90.0%	55.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 4.10 Opportunity of advancement in current job

In the study's examination of career advancement opportunities in current employment, a demographic analysis revealed distinct patterns. Specifically, respondents with a higher level of education reported the greatest likelihood of having opportunities for advancement, with 62.7% affirming this experience. Additionally, 49.0% of those who had benefited from one generation of social benefits also reported having opportunities for career advancement. These findings suggest a correlation between educational attainment and access to career development opportunities, as well as a possible influence of social benefits on career progression. The study also investigated the respondents' perceptions of how adequately their income covers necessary expenses. Respondents were asked to rate this adequacy on a scale from 1 to 5, where 1 indicated 'not adequate at all' and 5 represented 'very adequate.' The most common response was a middle-ground rating of '3,' chosen by 40.3% of respondents, suggesting a moderate level of adequacy in covering expenses. The next most frequent response was '4,' selected by 23.4% of the sample, indicating a higher perception of adequacy.

When these responses were analysed across different age demographics, the lowest average ratings for income adequacy were found in the 18-25 and 46-55 age groups. This pattern points to a perceived challenge in meeting necessary expenses among these specific age cohorts, highlighting potential financial strain or differing financial responsibilities characteristic of these stages in life.

Gozo and Comino	Northern	Northern Harbour	South-eastern	Southern Harbour	Western	Overall Average
3.7	3.0	3.2	3.2	3.3	2.9	3.2

18-25	26-35	36-45	46-55	56-65	66+	Overall Average
2.9	3.2	3.2	2.9	3.1	3.5	3.2

Higher level of education (e.g. college/university)	Primary level of education	Secondary level of education	Never went to school	Never completed secondary school	Overall Average
3.1	3.7	3.1	3.7	3.2	3.2

Not 2 generations of social benefits	2 generations of social benefits	Overall Average
3.2	3.1	3.2

Table 4.11 Covering necessary expenses by age groups

Social and cultural capital

In assessing the social and cultural capital of the respondents, the study explored aspects such as parental encouragement in participating in extracurricular activities and the experience of traveling abroad. Regarding extracurricular activities, respondents were asked whether their parents had encouraged them to engage in such activities during their upbringing. A majority of 56.8% affirmed receiving such encouragement, while 43.2% did not. This finding indicates a relatively balanced distribution in the experiences of encouragement for extracurricular participation among the respondents.

Demographic analysis of this response revealed that the youngest age group (presumably those most recently involved in such activities) reported the highest level of parental encouragement, with 90.0% stating they were encouraged to participate in extracurricular activities. Additionally, respondents with higher educational attainment also reported higher levels of parental encouragement for extracurricular involvement, with 78.1% affirming this experience. These findings suggest a potential correlation between the level of parental encouragement for extracurricular activities and both the age and educational background of the respondents. In the context of travel,

respondents were queried on their experiences of traveling abroad for leisure or educational purposes. A significant majority, 88.3%, reported having travelled abroad, whereas 11.7% indicated they had never done so for these reasons. When these responses were compared across different demographics, the data showed a consistent pattern, with similar levels of travel experience reported across various demographic groups. This consistency suggests that the experience of traveling abroad for leisure or educational purposes is a common phenomenon among the study's respondents, irrespective of their specific demographic characteristics.

Districts	Gozo and Comino	Northern	Northern Harbour	South-Eastern	Southern Harbour	Western	Total
Yes	93.3%	83.6%	87.5%	92.4%	90.6%	86.0%	88.3%
No	6.7%	16.4%	12.5%	7.6%	9.4%	14.0%	11.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Age Groups	18-25	26-35	36-45	46-55	56-65	66+	Total
Yes	90.0%	83.8%	89.6%	92.8%	85.9%	88.8%	88.3%
No	10.0%	16.2%	10.4%	7.2%	14.1%	11.2%	11.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 4.12 Travelling

In examining the travel experiences of the respondents, the study found a notable correlation between educational attainment and the likelihood of having travelled abroad. Among those with higher education, a significant 94.2% reported having travelled, indicating a strong association between higher educational levels and the frequency of travel.

The study also explored the respondents' perceptions of support from others. A considerable majority, 81.9%, reported feeling supported, while 18.1% did not feel supported by others. Further demographic analysis revealed that respondents with higher education felt the most supported, with 89.0% affirming this sentiment. This finding suggests that higher educational attainment may correlate with a greater sense

of receiving support from others. For the 81.9% of respondents who felt supported, the study delved deeper to identify their primary sources of support. The majority, 66.5%, identified family as their main source of support, followed by friends, which was mentioned by 26.8%. This indicates the critical role of familial and social networks in providing support to individuals.

Regarding leisure time, the respondents were asked about their typical activities. The most common response was staying at home, reported by 17.0% of the respondents. This was followed by engaging in outdoor activities (15.0%) and watching television (9.6%). Notably, 8.1% of respondents stated that they do not have leisure time, highlighting a segment of the population with limited opportunities for leisure due to various possible constraints. This insight into leisure activities provides a window into the lifestyle and well-being of the respondents, offering a perspective on their quality of life and work-life balance.

Staying at home	17.0%	Gaming	2.9%
Being outdoors	15.0%	Cooking	2.5%
Watching TV	9.6%	Hunting	2.2%
Going out with friends	8.6%	Voluntary work	2.0%
Cleaning	8.1%	Studying	1.5%
I do not have time	8.1%	Fishing	1.5%
Sports	6.1%	Going to the beach	1.5%
Reading	4.7%	Travelling	1.2%
Working with tools	2.9%	Others	4.7%

Table 4.13 Leisure time

Assessing income

In the study's inquiry into the financial status of respondents, they were requested to report their total annual household income, encompassing all sources of income. This question aimed to gain insights into the overall economic condition of the households represented in the sample. Notably, a significant portion of the respondents, 34.6%,

indicated uncertainty about their total annual household income, stating that they did not know the figure. Additionally, 6.4% of the respondents chose not to respond to this question. The high percentage of respondents unable to quantify their household income suggests a lack of financial awareness or tracking within these households, which could have implications for their financial planning and stability. The reluctance or inability to disclose or ascertain household income also reflects the complexity of accurately capturing economic conditions in survey research.

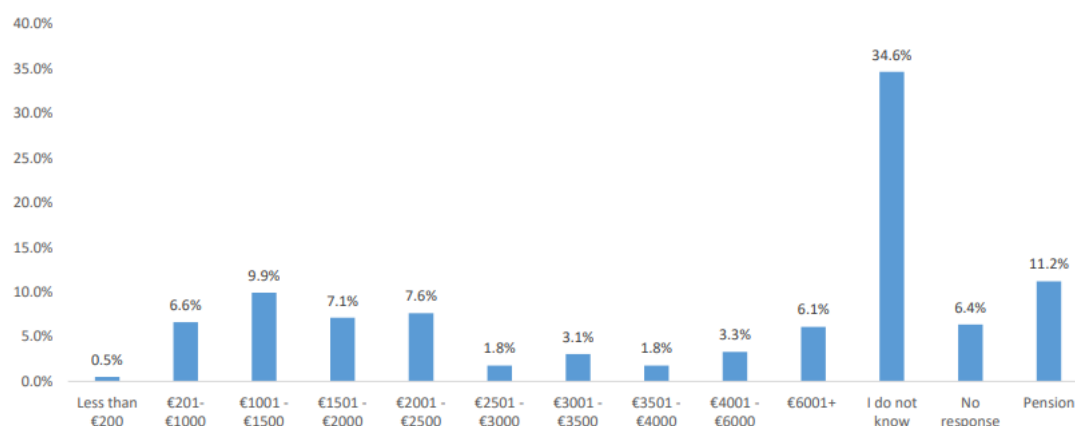


Figure 4.7 Total annual household income

The study investigated various aspects of the respondents' financial circumstances, including their dependence on household income, primary income sources, asset values, and borrowing practices. In exploring household income dependence, respondents were asked about the number of individuals reliant on the household income. The most common response was one individual, accounting for 37.4% of the responses, followed closely by two individuals at 32.8%. This indicates a prevalence of smaller households or single-income households within the sample.

Regarding the main source of income, most respondents (54.0%) identified their job wage as the primary source. Pensions were the second most cited source, reported by 34.6% of respondents, and partners' wages were mentioned by 4.7%. These

findings reflect the diverse income streams supporting households and underscore the significance of wages and pensions in the economic stability of the respondents.

The survey also inquired about the approximate value of the respondents' assets, including property, savings, and investments. The average value reported was €262,835.61, with a wide range of values extending from €150 to €1,500,000. Interestingly, when these asset values were compared with the receipt of social benefits across two generations, it was observed that those who did not receive benefits for two generations reported lower average asset values than those who had benefitted from such intergenerational support. In assessing financial resilience, the respondents were asked if they had to borrow money or use credit cards to pay for essential expenses, such as food, housing, or medical costs, in the past year. A substantial majority, 85.8%, indicated that they did not resort to borrowing, while 14.25% did use borrowing or credit cards for essential expenses. A demographic comparison revealed that the highest incidence of affirmative responses came from residents in the Northern district, suggesting regional differences in financial challenges. However, across different demographics, the responses regarding the necessity to borrow for essentials were relatively consistent, indicating a shared experience of financial stability or challenges among the respondents.

Districts	Gozo and Comino	Northern	Northern Harbour	South-eastern	Southern Harbour	Western	Total
Yes	13.3%	25.0%	6.8%	14.9%	15.6%	14.0%	14.2%
No	86.7%	75.0%	93.2%	85.1%	84.4%	86.0%	85.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Age Groups	18-25	26-35	36-45	46-55	56-65	66+	Total
Yes	10.3%	18.9%	20.9%	13.0%	18.3%	4.5%	14.2%
No	89.7%	81.1%	79.1%	87.0%	81.7%	95.5%	85.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 4.14 Borrowing money for necessities per district

Education level	Higher level of education (e.g. college/university)	Primary level of education	Secondary level of education	Never went to school	Never completed secondary school	Total
Yes	14.9%	8.3%	15.1%	0.0%	13.8%	14.2%
No	85.1%	91.7%	84.9%	100.0%	86.2%	85.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Two generations of social benefits	Not 2 generations of social benefits	2 generations of social benefits	Total
Yes	14.5%	14.1%	14.2%
No	85.5%	85.9%	85.8%
Total	100.0%	100.0%	100.0%

Table 4.14 Borrowing money for necessities demographics

4.2 - Results from the qualitative segment of the research project

As previously articulated at the commencement of this chapter, the execution of thematic analysis on the collected data has elucidated a spectrum of themes. These themes are methodically classified into two primary groups, facilitating a structured examination of the multifaceted nature of intergenerational poverty.

4.2.1 - Factors that exacerbate the perpetuation of intergenerational poverty.

The first category rigorously explores the causative factors or elements that exacerbate the perpetuation of intergenerational poverty. Within this category, four predominant issues have emerged as consistently prominent across all interviews, signifying their profound impact. These issues are stigma, helplessness, public services and education.

4.2.1.1 Stigma

The theme of stigma emerged as a particularly salient factor from the qualitative interviews, underscoring its profound impact on the perpetuation of poverty. Stigma, in this context, is not merely a societal label but a deeply ingrained mindset that significantly influences the experiences and perceptions of individuals living in poverty. It manifests in a pervasive belief system wherein individuals internalize a sense of

inadequacy, often perceiving their impoverished state as a personal failing. This internalized stigma is further exacerbated by the belief that they are inherently incapable of ameliorating their circumstances.

The potency of stigma is notably intensified in the specific socio-cultural context of Malta. Given the country's relatively small size and the close-knit nature of its communities, individuals often find themselves in an environment where personal struggles and socioeconomic status are widely known and scrutinized. This heightened visibility can lead to a sense of being trapped, where the opportunities for reinvention or starting anew are perceived as exceedingly limited or non-existent. The social dynamics inherent in such a community can significantly impede the potential for change, as the fear of judgment and the weight of societal expectations create formidable barriers. This analysis highlights the critical role of societal perceptions and community dynamics in the intergenerational transmission of poverty. Stigma, particularly in smaller, tightly connected societies like Malta, does not merely mark individuals but can actively contribute to a cycle of poverty that is difficult to break. Understanding the nuanced impact of such social factors is crucial for developing targeted interventions and policies aimed at alleviating the systemic nature of poverty.

There is a level of stigma even a level of social stigma, sometimes even by the professionals. Because like I remember sometimes talking with social workers for example, it's like they almost blame everything on the individual basis, but if you go with a preset mind frame, then that is a problem.

I think in Malta, given the fact that we all know each other, or that we're in a small community, and sometimes might impact the possibility of moving out of poverty, because even if you are trying to start a fresh page, if you had issues in the past and trying to start a new life, people would know your background. So, they might not give you a chance, they might be sceptical about kind of, if you were unemployed for certain reasons. If they are trying to find an exit route in Malta, this is much more difficult. I

feel because people know each other. So even if you're starting afresh, we all know each other so the cultural aspect of it, you know, the people, it's difficult.

The issue of discrimination, intertwined with stigma, represents another critical barrier in the endeavour to dismantle intergenerational poverty. This phenomenon becomes increasingly complex in the context of Malta's evolving intercultural landscape. The influx of diverse cultures has introduced new dimensions to the experience of stigma and discrimination, particularly for those belonging to minority or immigrant groups. These experiences of discrimination can further marginalize individuals, exacerbating the challenges associated with poverty.

Additionally, the study reveals a stark disparity in the handling of mental health issues based on social background. In cases where individuals are more academically inclined or hail from more affluent backgrounds, there tends to be a lower level of stigma associated with mental health. This reduced stigma often leads to earlier diagnosis, more effective treatment, and generally better outcomes. In contrast, individuals from less privileged backgrounds, who often bear the brunt of stigma, may not only face delayed diagnosis but also have limited access to quality treatment. This disparity underscores the profound impact of social background on health outcomes, extending beyond knowledge and awareness to the actual accessibility and quality of care received.

So, we had people come to us who are from different cultures, saying that I was treated like this and discriminated against because of their culture. So, to give you an example, we had a young man who is an immigrant and another whose parents are educated with tertiary education. They recognise the symptoms of schizophrenia when he was younger, and his prognosis is a million times better than the same young man who came from a totally different social background.

The intersectionality of poverty, stigma, discrimination, and mental health highlights the multifaceted nature of intergenerational poverty. It underscores the need for holistic approaches that consider the diverse experiences and challenges faced by individuals across different social strata. Policies and interventions aimed at breaking the cycle of poverty must therefore not only address economic factors but also consider the social and cultural dimensions that contribute to the perpetuation of poverty. This includes fostering a more inclusive society, improving access to mental health care, and actively combating stigma and discrimination, particularly in increasingly multicultural contexts like Malta.

4.2.1.2 Helplessness

A predominant theme that surfaced from the interviews is the concept of helplessness as a fundamental component in the perpetuation of intergenerational poverty. This helplessness is not merely a feeling but a deeply ingrained aspect of the lived experience of these families. It manifests as a resignation to their current circumstances, rooted in the belief that their impoverished condition is both deserved and inescapable.

This entrenched sense of helplessness is characterized by a lack of aspiration for improvement, stemming from a belief system wherein poverty is viewed as an inevitable and unalterable state of existence. For individuals and families mired in this mindset, poverty is not just a financial condition but a predetermined life course, a destiny they are bound to fulfill. This perspective is perpetuated across generations, creating a cycle where the aspiration for a better life is neither fostered nor encouraged. Furthermore, the study highlights a pervasive fear among these individuals of risking what little they have in pursuit of improvement. This fear is not unfounded; for those living on the margins, the stakes of any form of investment or change are exceedingly high. The potential loss, even of their meagre resources, could plunge them into an even more precarious situation. Thus, the risk of

endeavouring to improve their circumstances is often perceived as outweighing the potential benefits.

This phenomenon of helplessness, characterized by a lack of aspiration and a fear of risk-taking, underscores the psychological and emotional dimensions of poverty. It is not merely a matter of economic disadvantage but also involves a complex interplay of psychological barriers that hinder individuals from seeking or believing in the possibility of a better future. Addressing intergenerational poverty, therefore, requires interventions that not only provide economic support but also target these psychological barriers, fostering a sense of hope, agency, and the possibility of change.

In terms of short run, I think it creates a sense of helplessness in the sense that even as I mentioned before it's internalised kind of within the person that if my grandparents, if my parents were always on social benefits so I could never find the stable job. And we're always struggling to make ends meet, then it's kind of what I know, I don't even know any other way of life. So, it's kind of internalised and I feel like I can't even help myself. In the long run, I think it's more where the complacency then comes in.

They accept it as, as if I'm going to inherit the crown, I inherit that state. And I think that attitude to life, not with everyone, but the attitude to life. Because becomes, it's contagious. It's they see it in their family, they feel secure. When Providence comes, they feel secure with the little they get. So, they are afraid to step out. Because what if nothing happens, and they lose the little I have, you know, because derogate from you get in there, from here and there. They some kind of form, you know, a secure place, and they're afraid to step out.

Yes, I think one of the major issues would be, as I mentioned, kind of not knowing any other way. So, within their family, they would always have had, for instance, parents who would apply for benefits. And that's the kind of life they know. So, it kind of creates

that sense of, it's not even a challenge in itself, it's a has just like, why even try, you know, and kind of were passing by, it's fine.

4.2.1.3 Public services

The availability and accessibility of services, particularly healthcare, is identified as another significant factor contributing to intergenerational poverty. Despite the nominal provision of free healthcare services, the reality of these services often contradicts the expectations of being entirely cost-free and accessible, which poses challenges for families experiencing financial difficulties. One critical issue is that the scope of free healthcare is limited; not all illnesses or medical needs are covered under the public health system. This gap in coverage forces many families to rely on charitable organizations for support, indicating a shortfall in the healthcare system to meet the comprehensive needs of the impoverished. The reliance on charity for healthcare underscores a systemic inadequacy in providing equitable health services to all segments of the population.

Furthermore, the issue of lengthy waiting lists in the public healthcare system exacerbates the situation for those in poverty. The quote presented in the study poignantly illustrates this dilemma: when individuals fall ill and are unable to work, the prolonged wait for treatment not only delays recovery but also results in a loss of income. This scenario creates a vicious cycle where the longer the wait for medical intervention, the deeper the individual or family sinks into poverty. The inability to promptly access necessary healthcare services has a cascading effect, exacerbating the financial instability of already vulnerable families. This analysis of the healthcare system reveals a nuanced picture: while services are ostensibly free, the limitations in coverage and the delay in accessing these services effectively diminish their utility for those in poverty. Addressing intergenerational poverty, therefore, necessitates a critical examination and reform of the healthcare system to ensure it is genuinely accessible, comprehensive, and responsive to the needs of all societal segments, particularly the impoverished.

There was a story some time ago about this, this household who have two children with very rare particular disorders, and the story in the media was the fundraising for destructions heavy, I mean that society, which still allows for basic needs to be dependent on charity, something is wrong, it means that we're not committed as a society to provide all the resources which really can break any cycle of disadvantage, which which children find themselves in just by the luck of the draw, right?

I like when when I think about that question at firsthand who is like Malta, we have free health care and free education, so it shouldn't be an issue. However, when you start looking into like, digging a bit deeper, for instance, if you have a person Who has a sudden illness or needs good treatment, the waiting lists are so long in Malta, that, for instance, if you need to be healthy to go to work, so you're sick, you need to wait for treatment, you can't go to work. So that will lengthen the time that you won't have a stable income.

4.2.1.4 Education

The role of education, or more specifically, the deficiency of a tailored and resource-rich educational experience, emerges as a critical factor in the perpetuation of intergenerational poverty. The study highlights several key issues within the educational system that contribute to this challenge. Firstly, the lack of personalization in education is a significant concern. The ability of the education system to cater to the individual needs of students is hindered by overburdened teachers and a scarcity of resources. This generic approach to education fails to address the diverse learning needs and backgrounds of students, particularly those from impoverished families. Moreover, the educational environment often mirrors the domestic setting. The experiences and conditions at home inevitably influence a child's academic performance and engagement. For children from socioeconomically disadvantaged backgrounds, challenges at home, such as lack of educational support or conducive learning environments, often translate into struggles in the classroom.

Another crucial aspect is the disparity in starting points for children. While the education system may ostensibly offer the same curriculum and opportunities to all, children from impoverished backgrounds often commence their educational journey at a disadvantage. They may lack foundational skills, support systems, or the conducive environment necessary for effective learning. This initial deprivation can set a trajectory of continued educational struggles, further entrenching poverty. The absence of positive role models and constructive stimulation in the educational context is also a notable issue. Children from disadvantaged backgrounds may not have access to influential figures who can inspire and guide them towards aspirational goals, both within the educational system and at home.

To address these issues, there is a pressing need for an educational framework that not only accommodates the varied needs of students but also actively works to bridge the gap for those starting at a disadvantage. Such a framework should include provisions for personalized learning, adequate resources and support for teachers, and mechanisms to ensure that children from all backgrounds have equal opportunities to succeed. Additionally, integrating role models and mentors who can inspire and guide students, particularly those from impoverished backgrounds, is essential. This holistic approach to education is crucial in stimulating change and providing the foundational support necessary to break the cycle of intergenerational poverty.

So, I do believe that education plays a very good part, but it needs to be supported and well introduced in the kid's life. Because if there's so many disruptions, then when you go back home, it might be very difficult to take the fruit of it. The problem I think we've got education especially here in Malta is the lack of resources, because you can't have you know, like, I think teachers don't have the energy and resources to check on each and every child and their situation.

When children are born into disadvantaged families, is the definition of poverty, to me is wider than just like material deprivation. Okay, so I'm taking this social context to it

rather than just the financial, when children are born into disadvantaged families, let's say their start to life is already disadvantaged. Because if the parent, usually the mother, but if the parent is disadvantaged in some way stressed because she doesn't, she can't make ends meet, has a mental health issue has an addiction. It's children's expectations for themselves, by with their adults I think the same way as we have families of lawyers or families of surgeons, families or, or people don't aspire, don't believe there's also the element.

4.2.2 Factors that may minimise the perpetuation of intergenerational poverty

In the second thematic category of this study, we delve into the recommendations and strategies proposed by professionals to minimize or disrupt the cycle of intergenerational poverty. These suggestions, derived from extensive interviews, coalesce into four main categories, each addressing a critical aspect of the multifaceted nature of poverty. These are enhancement of education, optimisation of public services, practicality in the benefits and the need for cross-departmental and cross-sector approaches.

4.2.2.1 – *Enhancement of education*

The pivotal role of education in breaking the cycle of intergenerational poverty cannot be overstated, necessitating a multifaceted approach to reform and improvement within the educational system. This approach must prioritize catering to the diverse needs of students, particularly those hailing from socioeconomically disadvantaged backgrounds. The proposed reforms encompass a spectrum of strategies designed to create a more inclusive and effective educational environment. One key aspect of these reforms is the enhancement of teacher training. This involves equipping educators with the skills and knowledge necessary to address the varied learning styles and needs of their students. Enhanced training would enable teachers to better identify and support students facing socio-economic challenges, thereby facilitating a more equitable learning environment.

Integrating personalized learning approaches forms another crucial element of this strategy. Recognizing that students have unique learning needs and capabilities, personalized learning emphasizes tailoring education to individual student profiles rather than adhering to a one-size-fits-all model. This approach is particularly beneficial for students who may not thrive under traditional academic achievement metrics but have potential in other areas of skill and talent. Increasing resource allocation is also fundamental to this approach. Adequate resources are essential to provide diverse learning materials, support services, and extracurricular activities that can cater to a wide range of interests and needs. This allocation should be sensitive to the disparities in socio-economic backgrounds of students, ensuring that those from less privileged backgrounds receive the support they need to succeed.

I think is the whole the whole sector of the complementary education, which will be so, so I have focused in now primarily on the formal education. Education system to adapt to the individual needs, right and unless we are capable of building the education programme around the needs, the individual needs of the students especially those who are in the greatest risk.

Furthermore, fostering environments that encourage both academic and personal growth is vital. This involves creating a school culture that not only focuses on academic success but also nurtures other aspects of student development, such as social skills, emotional intelligence, and resilience. This holistic approach is key to empowering students to break out of the helplessness cycle associated with poverty. An additional dimension to this educational approach is teaching students about empathy and kindness, especially in contexts where poverty is visibly affecting their peers. This includes sensitizing students to the challenges faced by their less privileged classmates, such as the lack of basic necessities like lunch. Such education can foster a supportive and inclusive community within schools, which is instrumental in breaking down barriers of stigma and discrimination associated with poverty.

And then there are indicators, like the child don't have lunch, maybe, you know, so I think teaching our children how to note it and how that's not something that you bully, but it's something that you've helped. And it's something that you reach out to and say, how can I help you? You know, kind of teach teach kindness to children, to the education system. But that's what we're talking about, at a very young age just needs to go to Lages. You know, so up the ladder of, of education.

So, what what happens is that, I think, they don't even realise that they can aim higher. So, it's more than that. It's the learn again, this again, this learned helplessness. And sometimes, and sometimes this oftentimes, there is a bit of an attitude. The state owes me, right. So not being a contributor themselves to society. So, I think they're going where we're in, in the in the community or in the family, there'll be this this underlying the state owes me kind of attitude.

4.2.2.2 – Optimisation of public services

The optimization of public services, encompassing healthcare, social welfare, and housing, forms the second critical category for addressing intergenerational poverty. The recommendations within this category stress the imperative of making these services more accessible, efficient, and responsive to the unique challenges faced by impoverished families. The enhancement of public services' quality and reach is deemed essential in laying the groundwork for families to emerge from poverty. A key insight from this section is the recognition of the necessity for holistic initiatives in public services. While certain services are nominally free, the presence of extensive waiting lists can significantly undermine their effectiveness and accessibility. For example, families with limited financial means are often reliant on public sector services. However, the delays associated with these services can exacerbate their situation in the long run, leading to prolonged periods of hardship and uncertainty.

So, there might be some things which which they might have in terms of their, their, their learning needs. But then their household, the means that they have I mean, that

even just recently, there was a whole discussion both on social media and on the mainstream media, about the lack of services from the CDAU. Now, if if a if I'm a parent, and I have a child and I see certain needs, and the service is not available for the National Health Service, then I will, if I have the means I will get the the service, I will pay for the service, if I don't have the means then I'm stuck.

But anyway, so yes, but there's a big but as you said, sometimes there's a waiting waiting line, whatever a waiting list. And like it happened to us, we had one family whose whose youngest son developed signs of autism. So, we need psychological reports. Obviously, as you said, we had to wait the youth takes ages. And they wouldn't accept him in school because he was still in diapers, nappies. So, I, it wasn't a question of just okay, he will go to school and they will continue, because this was the acceptance phase. Unless he was accompanied by psychological report.

In conclusion, the optimization of public services in addressing intergenerational poverty requires a multi-dimensional approach. Such an approach should prioritize the alignment of service delivery with the actual needs and circumstances of impoverished families, ensuring that initiatives are both effective in their immediate objectives and conducive to the overall well-being and stability of families.

4.2.2.3 – Practicality in the benefits

The third category of recommendations in addressing intergenerational poverty emphasizes the criticality of practicality in the provision of benefits. This aspect calls for a significant reform in the structure and execution of social welfare systems and financial aid programs. The objective is to ensure that these programs are not merely adequate in a nominal sense but are genuinely tailored to meet the real-life circumstances and needs of those living in poverty. This requires a shift towards a more pragmatic approach in both the design and distribution of benefits, aimed at

effectively addressing the specific barriers and challenges that impoverished families face.

A salient issue that has been brought to light is the unintended consequences arising from certain welfare initiatives intended to support low-income families. For instance, certain programs designed to aid parents in maintaining employment may inadvertently necessitate parents taking leave from work to avail of these benefits. This counterproductive outcome reflects a disconnect between the theoretical objectives of such programs and their actual impact on the ground. It highlights the complexity of designing welfare initiatives that genuinely support and uplift families without creating additional burdens or obstacles. These observations point to a crucial need for welfare initiatives that are not only conceived with good intentions but are also thoroughly evaluated for their comprehensive impact on families. Such initiatives should transcend the realm of immediate results and consider the broader, long-term effects on the family unit as a whole. This approach necessitates an in-depth understanding of the multifaceted nature of a family's existence, encompassing employment, health, education, and housing.

But also making sure that kind of the policies do actually are then help of the people who actually need them. Sometimes, for instance, again, maybe we didn't mention this before, what happens is that to apply for certain benefits, you either need to fill in a form, it's very bureaucratic, it might be complicated. So, people who are maybe had no chance to actually get educated, might feel it's so impossible to get the help they need.

One of the biggest challenges she sees is for example, you encourage it's a single mother, so you encourage single mothers to go to work. The single mother will try to work during the child's school. But she can't afford uniforms because they're quite expensive. And she said in order to get these vouchers to get free uniforms, it is during the same time she's at work and there and to get that it's such a difficult like even if you have a car it's difficult because you don't have like it's a very difficult area.

To this end, it becomes imperative to adopt an integrated approach in the design and implementation of social welfare programs. This approach should be characterized by its sensitivity to the interconnected realities of families in poverty, ensuring that benefits and support systems are not only accessible and adequate but also conducive to fostering long-term stability and self-sufficiency. By aligning welfare programs with the nuanced realities of those they aim to serve, it is possible to create a more effective and sustainable framework for alleviating intergenerational poverty.

4.2.2.4 – The need for cross-departmental and cross-sector approaches

The final category of this study emphasizes the imperative of adopting collaborative approaches that extend beyond the confines of traditional departmental and sectoral frameworks. Intergenerational poverty, a multifaceted and complex issue, intersects various domains including education, health, employment, and social services. An effective strategy to address this pervasive issue necessitates a synergistic and coordinated effort that encompasses diverse governmental departments, private sector entities, and non-profit organizations. Such a holistic approach is pivotal in crafting comprehensive and enduring solutions to the challenge of intergenerational poverty.

A recurrent theme highlighted by the majority of interviewees is the current lack of cohesion and integration among the various departments engaged in addressing poverty. This disjointed approach often results in inefficiencies and hampers the effectiveness of poverty alleviation efforts. The need for increased collaboration and alignment across different departments is therefore underscored. There is a call for concerted efforts to ensure that the work carried out by various entities is not only parallel but also interconnected and mutually reinforcing. One of the critical aspects of this collaborative approach is the establishment of mechanisms that prevent individuals and families from having to navigate disjointed and siloed services. The goal is to create a seamless and integrated support system where individuals are not

shuffled from one department to another, but rather receive consistent and coherent assistance throughout their journey. This unified approach would involve coordinated policies, shared objectives, and joint initiatives among all stakeholders involved in poverty alleviation.

Basically, the terms of fragmentation it's we had a more and you said cohesive collaborative as well as cool how to move to more of a collaborative approach. But what happens was to find as well is that the people behind closed doors, yeah, you know, and homeless shelters are always full. So, there is a need so there needs to be a needs analysis of what we need.

And the only people who can change it, the only people charged with government and and NGOs and civil society and everyone needs to get together private sector, everyone. But I think the only way, one of the strongest ways that people speak up, this is what I went through the I was this poor, I couldn't afford this. I couldn't do this. I used to sleep outside.

When it needs to be an inter ministerial inter sectoral approach, because what I feel is that we all know that we have a bit of silos a bit of a silo mentality. So, a ministry for health will do this Ministry of Social Policy will do this and this verification will do but and then an inter sectoral inter ministerial approach to it is which which would which would benefit everyone, you know, because it's a horizontal priority.

The establishment of an integrated and collaborative framework among various governmental, private, and non-profit sectors is essential. Such an approach not only enhances the efficiency and effectiveness of efforts to combat intergenerational poverty but also ensures that interventions are comprehensive, addressing the myriad factors that contribute to the perpetuation of poverty across generations. This integrated strategy is crucial for ensuring that individuals and families receive the consistent and holistic support they require to break the cycle of poverty.

Chapter 5 – Conclusions and Recommendations

In conclusion, this research project, encompassing both qualitative and quantitative methodologies, has provided insightful revelations into the complexities of intergenerational poverty. The findings underscore the multifaceted nature of this persistent societal challenge. Key among these is the profound impact of stigma and the ingrained sense of helplessness, which together perpetuate a cycle of poverty across generations. The study also highlights the critical role of education in breaking this cycle, with the need for tailored and resource-rich educational experiences being paramount.

The research has revealed significant correlations between educational attainment, health conditions, and economic status. Notably, higher educational levels are linked to better health outcomes and financial stability, suggesting education as a pivotal lever for change. Additionally, the findings emphasize the importance of comprehensive public services and support systems, including healthcare and welfare programs, which must be both accessible and efficient. The project's conclusions draw attention to the need for holistic and integrated approaches that address not only the economic dimensions of poverty but also its psychological, social, and cultural aspects. Collaborative efforts involving government, private sector, and community organizations are essential in crafting effective and sustainable solutions. Such endeavours should aim to not only alleviate the immediate symptoms of poverty but to transform the underlying structures that perpetuate it.

These are some recommendations that stemmed from the study:

1. Expansion of Early Childhood Education Initiatives: This entails the development of comprehensive early childhood education programs focusing on cognitive, emotional, and social development, especially for children from socioeconomically disadvantaged backgrounds, to lay a strong foundation for lifelong learning and development. Implementing programs such as "Books

Before Kindergarten," where children in disadvantaged areas receive a book a month to encourage reading and literacy skills at home. Additionally, offering classes for parents on emotional intelligence to help them nurture their children's emotional and social development.

2. Establishment of Mentorship and Role Model Programs: Implementing programs where successful individuals from similar backgrounds serve as mentors to youth can provide tangible inspiration and guidance, enhancing the aspirations and capabilities of young people in impoverished communities. Creating a "Community Heroes" program where local professionals, who have overcome poverty, volunteer in schools to share their stories and career advice, offering workshops and one-on-one mentorship sessions.
3. Formation of Community-Based Support Networks: Creating community-based resources for parenting support, financial education, and health awareness can foster resilience and self-sufficiency within families experiencing poverty. Establishing "Family Success Centres" in neighbourhoods that provide resources and workshops on effective parenting, financial management, and health education, fostering a network of support and knowledge sharing among families.
4. Economic Empowerment Strategies: Programs aimed at vocational training, entrepreneurship support, and financial literacy can empower individuals economically, enabling them to break free from the cycle of poverty through enhanced self-sufficiency. Launching "Skill Up Bootcamps" focused on high-demand industries, offering vocational training, resume-building, and job placement services. Additionally, setting up entrepreneurship incubators that offer mentoring, seed funding, and business management courses to aspiring entrepreneurs from low-income backgrounds.
5. Enhancement of Mental Health Services Accessibility: Strengthening the availability and affordability of mental health services across socioeconomic groups is crucial in addressing mental health issues, a significant barrier in breaking the cycle of poverty. Introducing a "Mobile Mental Health Unit" that visits underserved communities, providing free or low-cost mental health screenings, counselling, and referrals to ensure that mental health services are accessible to everyone, regardless of their financial situation.

6. **Affordable Housing Development:** Initiating affordable housing projects provides stable and quality living conditions for low-income families, alleviating the financial burden and contributing to long-term stability. Introducing a "Healthy Homes Initiative" can prevent mould and humidity in affordable housing by offering regular maintenance check-ups. Additionally, skills training workshops can teach residents about basic plumbing, moisture prevention, proper ventilation, and eco-friendly cleaning. Partnering with local trade schools and community colleges can provide expert-led sessions. Forming volunteer home improvement teams within the community can also encourage mutual assistance and learning. Together, these measures can improve living conditions and foster resident well-being and self-sufficiency.
7. **Social Stigma Reduction Campaigns:** Conducting awareness campaigns to reduce the stigma associated with poverty, mental health issues, and the receipt of social benefits can foster a more empathetic and inclusive society. Launching a public awareness campaign called "Beyond Labels" that uses social media, public service announcements, and community events to change perceptions about poverty, mental health, and the use of social services, promoting understanding and empathy.
8. **Tailoring of Welfare Programs:** Designing welfare initiatives that cater specifically to the varied needs of diverse demographic groups, considering age, disability, and family composition, can enhance the effectiveness of these programs. Developing specialized welfare programs like "Family First Assistance," which assesses the unique needs of families or individuals, such as child care support for single parents, specialized training programs for people with disabilities, and elder care services for senior citizens.
9. **Fostering Government-Private Sector Partnerships:** Encouraging collaborations between governmental entities and private sectors to create employment opportunities, apprenticeships, and internships for disadvantaged individuals can facilitate economic inclusion and opportunity. Creating an "Opportunity Pathways" initiative where the government and private companies collaborate to offer internships, apprenticeships, and training programs specifically designed for young people from disadvantaged backgrounds, providing them with real-world work experience and career opportunities.

10. Ongoing Research and Policy Development: Investing in continuous research to understand the changing patterns of intergenerational poverty and developing evidence-based policies to address these issues is essential for informed and effective interventions. Setting up an "Intergenerational Poverty Research Fund" that supports studies and pilot programs aimed at understanding and addressing the root causes of intergenerational poverty, ensuring that policies are informed by up-to-date, evidence-based insights.
11. Initiatives for Digital Inclusion: Programs aimed at improving digital literacy and access among low-income families are necessary to ensure equitable participation in the digital economy and society. Launching "Digital Bridge" programs that provide free or subsidized internet access and digital devices to low-income families, along with digital literacy workshops to ensure that everyone has the skills and tools needed to succeed in a digital world.
12. Nutrition and Health Education Programs: Promoting health and nutrition education in schools and communities can lead to better health outcomes and informed decision-making among families in poverty. Introducing plans in school to teach the children on what is healthy eating but also encouraging certain schemes which would result in the cheaper options being the healthy option.
13. Provision of Legal Aid and Advocacy: Offering accessible legal support to impoverished families ensures they have the necessary assistance to navigate legal and bureaucratic challenges. Establishing "Justice For All" clinics in low-income areas that offer free legal advice and representation for issues such as housing disputes, benefit claims, and employment rights, ensuring that families have the support they need to overcome legal barriers.
14. Access to Cultural and Recreational Activities: Facilitating low-income families' access to cultural and recreational opportunities can enhance their quality of life and encourage broader social engagement. Creating a "Culture Pass" program that provides free or discounted access to museums, theatres, and recreational facilities for low-income families, enriching their lives and
15. Centralize Initiative Access: Ensure that all supportive initiatives, such as free uniform schemes, are centralized and accessible during events that do not conflict with parents' work schedules, like school events or parent-teacher

meetings. This approach aims to streamline the process, making it easier for families to benefit without sacrificing work time.

16. Streamline Health Service Access: Address and minimize delays in accessing free health services to prevent exacerbating health issues and the poverty cycle. Prioritize the timely diagnosis and treatment of conditions like autism in young children, where delays can have lasting impacts. Implement strategies to reduce wait times and ensure early intervention. Additionally, create alternative support mechanisms that prevent families from facing stigma or financial strain when seeking quicker access through private services. This approach aims to break the cycle of poverty exacerbated by health-related challenges.

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Appendices

Appendix A – Information and consent form for quantitative section

Tackling and Minimising the Impact of Intergenerational Poverty in Malta and Gozo

Information and Consent Form – Adult Participants: Questionnaire

[To be read out at the start of the telephone interview to confirm that the participant understands the information provided and gives their consent to participation in the telephone survey].

[Statement of purpose of the study:] Hello, my name is ***[researcher to say their name]*** and I'm calling from Sagalytics on behalf of the University of Malta. Would you like to speak in Maltese or English? ***[adapt accordingly]***

[Questions determining eligibility for this study:] We are conducting a short telephone questionnaire to examine the impact of intergenerational poverty in Malta and Gozo. Would you like to participate in the survey? [If yes, survey to proceed] Before we start, are you or were you on any social benefits? Were your parents ever on social benefits? [Questionnaire only to proceed if participant answers yes to any of these questions. If all answers are no, telephone call stops here]

[Method of data collection:] The data will be collected through a one-time, anonymous questionnaire, which will be administered via this telephone call and will take around 10-15 minutes. Participants' personal names and surnames will not be asked for or used in the study and will not be known to us at all. We did not get your telephone number from any database. We are calling randomised telephone numbers, which will also not be collected or recorded in any way.

[Use made of the information and Guarantees:] Data collected will solely be used for research purposes and handled in line with GDPR and national legislation. Only the research team will have access to the raw data collected from the questionnaires. Deception in the data collection process will not be used. Participants are free to quit the study at any point during the telephone call, or to not answer any questions they do not wish to answer, without giving a reason. In the case that a participant withdraws, all the information collected up to that point will be destroyed. However, as this is an anonymised telephone call, withdrawal will not be possible after the survey is finished.

Participants can request access to the results of the research once the study is finalised by contacting the Faculty for Social Wellbeing on telephone number 23540 2693 or email socialwellbeing@um.edu.mt, or via the University of Malta website.

In order to safeguard the confidentiality of all concerned, we wish to remind you that no part of this telephone call may be recorded, either by us or by yourself. Please note that you are responsible for making truthful statements in giving your consent.

This study has been given clearance by the Faculty for Social Wellbeing's Research Ethics Committee.

Do you have any questions or uncertainties regarding the information provided?
[Researcher to give participant some time to absorb the above. If participant affirms that they have understood, then the interviewer will proceed to the next question. If not, the interviewer will address any queries]

Do you consent to participate in the study?

Thank you for accepting to participate. Your contribution is of great value to this study.

Appendix B – Questionnaire for telephone interviews for quantitative section

Demographic questions:

1. What is your age?
2. What is your gender?
3. What is your nationality?
4. What is your marital status?
5. How many children do you have?
6. In which locality do you currently live?

Questions to assess education:

7. What is the highest level of education you have completed? Options: Never went to school, primary level of education, never completed secondary school, secondary level of education, higher level of education (e.g. college/university)
8. Did your parents complete the same level of education or higher than you? Options: Never went to school, primary level of education, never completed secondary school, secondary level of education, higher level of education (e.g. college/university)
9. Did your parents provide any financial support for your education?
10. Did you or do you plan to provide financial support for your children's education?
11. Do you believe that education is important for achieving financial stability and upward mobility?
12. How much do you believe your education level has impacted your current financial situation?

Questions to assess housing:

13. What type of housing do you currently live in?
 1. Ownership with mortgage
 2. Ownership without mortgage
 3. Public sector rent
 4. Private sector rent with subsidy

5. Private sector rent without subsidy

14. Do you feel you have enough space in your house for the persons who live there?
15. Have you ever experienced homelessness? If so, as a child? As an adult?
16. How much of your income goes towards housing costs? For example, loan cost or rental payments in percentage.
17. How would you compare the quality of your housing arrangements compared to your housing situation as you were growing up? <much better, better, same, worse, much worse>
18. Do you consider your housing to be adequate? If not, why not?
To tick: Poor ventilation, dampness, exposure to pollution such as noise, or other (please specify)

Questions to assess health:

19. Have you or any of your family members experienced any chronic health conditions, including mental health?
 - a. If so, do you believe that such conditions has caused you poverty?
 - b. Have you or your family members ever had to delay, or forego medical treatment due to financial reasons or had to borrow money to pay for it?

Questions to assess employment:

20. What is your current employment status?
21. Do you consider your job to stable or not?
22. Have you experienced unemployment or underemployment in the past 5 years?
23. If yes, what was the reason for your unemployment or not full-time?
24. Have you had or do you have opportunities for advancement or career development in your current job?
25. How adequately do you feel that your income covers your necessary expenses?

Questions to assess social and cultural capital:

26. Did your parents encourage you to participate in extracurricular activities (e.g. sports, music, drama, clubs) when you were growing up?
27. Have you ever travelled outside of Malta for leisure or educational purposes?
28. Do you feel supported by others? If so, who would you say are your main sources of support? Tick where appropriate: Friends, family, neighbours, NGOs, others (please specify)
29. How do you typically spend your leisure time?

Questions to assess income:

30. What is your total annual household income from all sources?
31. How many people in your household depend on your income?
32. What is your main source of income?
33. What is the approximate value of your assets, including property, savings, and investments? (approximate percentage)
34. Have you had to borrow money or use credit cards to pay for basic necessities like food, housing or medical expenses in the past year?

Information and Recruitment Letter – Interviews

Project title: Tackling and Minimising the Impact of Intergenerational Poverty in Malta and Gozo

Research Team:

Professor Andrew Azzopardi, Dean, Faculty for Social Wellbeing, University of Malta;
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Ms Maria Giulia Borg, Research Support Officer II, Faculty for Social Wellbeing,
University of Malta; Email: maria-giulia.borg@um.edu.mt

You are kindly invited to take part in an interview as part of our research project, which is being carried out by the Faculty for Social Wellbeing at the University of Malta on behalf of the Ministry for Social Policy and Children's Rights.

The primary goal of this research project is to comprehensively understand and address the issues surrounding intergenerational poverty in our region. Through a multifaceted approach, we aim to define intergenerational poverty, identify the contributing factors, assess its prevalence within local communities, and explore the various impacts it has on individuals, families, and society as a whole. By achieving these objectives, we intend to formulate effective measures that can be employed to combat and mitigate the challenges posed by intergenerational poverty.

The study's objectives include examining the factors that influence intergenerational poverty transmission on a national scale and assessing their economic and social implications. It also aims to investigate the mechanisms underlying the transfer of poverty across generations and how it manifests in society. Additionally, the study will

analyze how intergenerational poverty uniquely affects demographic groups, such as ex-foreigners, single-earner households, large family units, families relying on social benefits, and individuals with limited educational backgrounds. Lastly, the study seeks to propose an estimate for the number of generations necessary to break the cycle of intergenerational poverty and to devise effective strategies for mitigation.

Your participation will also help us better understand intergenerational poverty in Malta and Gozo. Any data collected from this research will be used solely for the purposes of the study.

Participation in this study is entirely voluntary, you are free to accept or refuse to participate without needing to give a reason of your choice. Your participation does not entail any known or anticipated risks. If you choose to participate, kindly note that there are no direct benefits to you from your participation, but that your contribution will help us recommend effective ways to address intergenerational poverty.

Should you choose to participate, you will be invited to take part in an online interview of approximately one hour. A video recording of the interview will be made to allow for later data analysis. This recording will make use of Zoom's in-built security features including end-to-end encryption. Your name and surname and any other personally identifiable details will not be used in the study or disseminated in any way.

In accordance with the General Data Protection Regulations (GDPR), you have the right to information, access, rectification, objection, erasure, data portability, and to withdraw your consent at any time during the study, without needing to provide any explanation and without any negative repercussions for you. Should you choose to withdraw your participation, any data collected from you will be deleted, if this is technically possible, unless erasure of data would render impossible or seriously impair achievement of the research objectives.

Data collected from the interview will be used solely for the purposes of this study and will be stored securely and separately from identifying information of participants such

as names and contact details. Additionally, the data collected will be pseudonymised and end-to-end encrypted to ensure that it is stored safely and in a way that guarantees your anonymity, and only the research team will have access to the raw data collected from the focus group. Raw data from the study will be erased two years from the completion of the study.

This information sheet is hereby being provided for you to keep and for future reference.

I would be grateful if you would respond on email maris.catania.05@um.edu.mt. If you would like to participate in the interview. If you have any questions or considerations, please do not hesitate to contact Dr. Maris Catania on the above email address.

Your contribution is of great value to this study. Whilst thanking you in advance, we look forward to your participation.

Sincerely,

Professor Andrew Azzopardi
Dean, Faculty for Social Wellbeing
University of Malta

**Consent Form –
Interview**

**Project title: Tackling and Minimising the Impact of Intergenerational Poverty
in Malta and Gozo**

Research Team & Contact Details:

Profs. Andrew Azzopardi, Project Leader (andrew.azzopardi@um.edu.mt)

Dr. Daniella Zerafa, Principal Investigator (daniella.zerafa@um.edu.mt)

Dr. Maris Catania, Research Support Officer II (maris.catania.05@um.edu.mt)

Ms. Maria Giulia Borg, Research Support Officer II (maria-giulia.borg@um.edu.mt)

The Faculty for Social Wellbeing at the University of Malta, on behalf of the P Ministry for Social Policy and Children's Rights, is seeking to understand how to best tackle and minimise the impact of intergenerational poverty in Malta and Gozo.

Acceptance to participation in this study implies that, as a research participant:

1. I have been given written and/or verbal information about the purpose of the study; I have had the opportunity to ask questions and any questions that I had were answered fully and to my satisfaction.
2. I understand that I am free to accept or refuse to participate, or stop participation at any time without giving any reason and without any penalty. Should I choose to participate, I may choose to decline to answer any questions asked. In the event that I choose to withdraw from the study, any data collected from me will be erased, if this is technically possible, unless erasure of data would render impossible or seriously impair achievement of the research objectives.

3. I understand that I have been invited to participate in a one-time, online interview on zoom, which will be of approximately one hour. I understand that the interview will take place at a time that is convenient to myself.
4. I understand that my participation does not entail any known or anticipated risks. I also understand that there are no direct benefits to me from participating in this study, but that this research may benefit others, as the results of the study will help us recommend effective ways to tackle and minimize intergenerational poverty.
5. I understand that, under the General Data Protection Regulation (GDPR) and national legislation, I have the right to access, rectify, and where applicable, ask for the data concerning me to be erased.
6. I am aware that if I give my consent, this interview will be video-recorded and converted to text as it has been recorded (transcribed), and that extracts of the discussion may be reproduced in the study outputs in a pseudonymised form. The recording will make use of Zoom security features such as end-to-end encryption. The recording will be deleted two years from the date that it was made.
7. I am aware that, by marking the first-tick box below, I am giving my consent for this interview to be video recorded and converted to text as it has been recorded (transcribed).

MARK ONLY IF AND AS APPLICABLE

- I agree to this interview being video recorded.
- I do not agree to this interview being video recorded.

8. I am aware that excerpts from the data I may provide may be cited in this study's report.

9. I am aware that my identity and personal information will not be revealed in any publications, reports or presentations arising from this research. The codes that link my data to my identity will be stored securely and separately from the data, in an encrypted file on the researcher's password-protected computer, and only the researcher/s will have access to this information. Any hard-copy materials will be

placed in a locked cabinet/drawer. Any material that identifies me as a participant in this study will be stored securely for six months and will be destroyed after six months.

10. I am aware that, by marking the first tick-box below, I am asking to review extracts from my interview transcript that the researcher would like to reproduce in research outputs, before these are published. I am also aware that I may ask for changes to be made, if I consider these to be necessary.

MARK ONLY IF AND AS APPLICABLE

- I would like to review extracts of my interview transcript that the researcher would like to reproduce in research outputs before these are published.
- I would not like to review my interview transcript extracts that the researcher would like to reproduce in research outputs before these are published.

11. I understand that all data collected will be stored in an anonymised form and only the research team will have access to the data.

12. I have been provided with the study information and will be given a copy of this consent form, which includes the contact details of the researcher.

I have read and understood the above statements and consent to participate in this study.

Participant name and surname: _____

Signature: _____

Date: _____

Researcher Name: Dr Maris Catania

Researcher email address: maris.catania.05@um.edu.mt

Thank you for your participation.

Appendix E – Interview questions for qualitative section

Interview Schedule - Tackling and Minimising the Impact of Intergenerational Poverty in Malta and Gozo

At the start of each interview the participant will be asked to introduce oneself and give a brief background as to how his/her role fits in the intergenerational poverty study

General Questions

1. Can you talk about your experience of intergenerational poverty and how it manifests in communities?
2. How does intergenerational poverty impact individuals, families, and communities in both the short and long term?
3. In your experience, what are some of the most common challenges that individuals from economically disadvantaged backgrounds face when trying to break the cycle of poverty?

Causes or exacerbators to intergenerational poverty.

1. What are some of the key factors that contribute to the perpetuation of poverty from one generation to the next?
2. Are there specific demographic groups or communities that are more susceptible to intergenerational poverty? If so, why?
3. What role do systemic barriers, such as lack of access to quality education and healthcare, play in perpetuating intergenerational poverty?
4. Are there any cultural or social factors that impact intergenerational poverty, and how can they be addressed in a sensitive and effective manner?
5. What role does education play in disrupting the cycle of poverty, and what strategies can schools and educators use to support students from disadvantaged backgrounds?

Possible solutions? (Including policies)

1. Are there any successful interventions or programs that you've seen or been involved in that have effectively addressed intergenerational poverty? What made these interventions successful?
2. How can communities and policymakers work together to create systemic changes that break the cycle of poverty across generations?
3. What policy changes, if any, do you believe are necessary at the local, regional, or national level to effectively address intergenerational poverty?
4. How can a multi-sectoral approach involving government, nonprofits, businesses, and educational institutions be utilized to tackle the issue of intergenerational poverty?