



THE IMPACT OF THE GLOBAL CRISIS ON VULNERABLE GROUPS

Findings from the Focus Group Discussions



Research was conducted in cooperation with the Center for Democracy Foundation



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Publisher:

Center for Democracy Foundation

Kraljice Natalije 70/II, Belgrade

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For Publisher:

Nataša Vučković

Translation:

Dragana Kragulj

Design:

Pozitiv MVP

Photos:

Shutterstock

Print:

Grafolik, Belgrade

Print run:

200 copies

Belgrade, 2022.

This publication has been produced with the support of the United Nations Population Fund (UNFPA) in Serbia within the framework of the Joint UN Programme "Extending Social Protection to families in Serbia with enhanced shock-responsiveness", implemented by UNICEF, the United Nations Population Fund (UNFPA) with the participation of the United Nations Refugee Agency (UNHCR).

The views expressed in this publication are those of the authors, and do not necessarily represent the views of UNFPA, the United Nations or any of its affiliated organizations.

Table of contents

INTRODUCTION	4
Context	4
Description of the Research	5
RESULTS OF THE GROUP INTERVIEWS	8
Single Parents	
Sociodemographic Characteristics of the Participants and Household Structures	9
Financial Assets	9
Human Assets	10
Public Assets	12
Social Assets	14
Housing	15
Livelihood Strategies	16
Parents with Two or More Children	
Sociodemographic Characteristics of the Participants and Household Structures	20
Financial Assets	20
Human Assets	21
Public Assets	22
Social Assets	24
Housing	25
Livelihood Strategies	25
Older Persons	
Sociodemographic Characteristics of the Participants and Household Structures	27
Financial Assets	27
Human Assets	28
Public Assets	29
Social Assets	31
Housing	32
Livelihood Strategies	32
Beneficiaries of Financial Social Assistance	
Sociodemographic Characteristics of the Participants and Household Structures	34
Financial Assets	34
Human Assets	36
Public Assets	37
Social Assets	39
Housing	39
Livelihood Strategies	40
CONCLUSIONS AND RECOMMENDATIONS	42
APPENDIX	44
UN REFUGEE AGENCY (UNHCR) – RESULTS OF THE GROUP INTERVIEWS	46
Refugees and asylum seekers	47
Internally displaced and stateless persons	51

INTRODUCTION

As part of the project “*Extending Social Protection to families in Serbia with enhanced shock-responsiveness*”, with the support of the United Nations Population Fund (UN-FPA), and in line with the project task, a series of focus groups were held to determine the impact of the global crisis on the most vulnerable members of society (families with children, single-parent families with children, beneficiaries of social assistance (beneficiaries) and the older persons.

Context

Poverty was a significant issue in Serbia even before the onset of the global crisis caused by the war in Ukraine. In 2020, the absolute poverty rate in Serbia stood at 6.9%¹, meaning nearly half a million inhabitants were unable to satisfy their basic needs. The following inhabitants were most exposed to absolute poverty: populations living in Southern and Eastern Serbia (11.1%), rural area inhabitants (10%), households with six or more members (10.7%), children up to 13 years of age (10.6%), those without a primary level education (17.2%) and the unemployed (17.3%).

Relative poverty indicators place Serbia among top-ranking European countries in this category. Relative to household type, the level of at-risk-of-poverty is highest among those with three or more children (37.2%), single-member households (34%) and single-parent households (31.9%). Observed according to age groups, poverty is most prevalent among young people aged 15 to 19 (31.4%). At risk of poverty rate is highest among those without any qualifications (44.3%) and the unemployed (46.4%). Rural inhabitants (30.7%) are more exposed to poverty than their urban counterparts (14.6%)². According to the UN Development Programme, in addition to the standard of living, education (42.7%) and health (20.6%) have the greatest impact on deprivation in individual dimensions on the overall multidimensional poverty rate in Serbia³.

Year after year, reports compiled by the European Commission for Serbia in the areas of social inclusion and social protection continually repeat that the coverage and adequacy of financial assistance is insufficient to cover basic needs. In other words, most of the poor fail to obtain the right to financial social assistance, and those who manage to acquire these rights are still unable to satisfy their basic needs. The reason for low coverage and inadequate assistance is the extremely low administrative poverty threshold in comparison to absolute and relative poverty lines. The inadequacy of social benefits is confirmed in the data on the

1 Data source: <https://socijalnoukljucivanje.gov.rs/rs/socijalno-ukljucivanje-u-rs/statistika-siromastva/apsolutno-siromastvo/>

2 Data source: https://ec.europa.eu/eurostat/databrowser/view/ilc_li03/default/table?lang=en

3 UNDP, Global Multidimensional Poverty Index 2020 – Multidimensional Poverty Index: developing countries

effectiveness of social transfers: the at-risk-of-poverty rate after social transfers drops by a mere 18.7% only⁴.

Despite the Covid-19 crisis, social security expenditures, expressed as a percentage of the GDP in 2021 as well, continue to decline⁵. Compared to the pre-crises of 2019, expenditures for financial social assistance were reduced from 3.1% to 2.7% of the GDP.

The annual inflation rate amounted to 13.2% in August 2022, while the average pension in this same period was nominally increased relative to August 2021 by 5.4%. This means there was a real decline in the pension value of 7%.⁶⁷ Employees are in a somewhat better position: the median wage in this same period increased nominally by 16%, meaning that its real increase amounted to 2.5%. However, inflation is on the continual rise,⁸ causing a decline in the standard of living. The increase in consumer prices has especially hit the poorest households, given that the highest share in the consumption of these households is food, and the cost of food in September 2022 was higher by 20.4% relative to the same month of the previous year.

Description of the Research

Statistical living standard/poverty indicators provide a limited understanding of these phenomenon and their consequences. This is why we have chosen to use a qualitative approach here. The methodological framework applied to this research is the Sustainable Livelihoods Approach (hereinafter: the SLA) which differs from traditional means⁹ of researching poverty. It does not observe the poor as passive individuals who all require the same type of assistance, but rather, focuses on observing their lives, livelihood strategies, understanding the manner in which they make decisions as well as what can and cannot be changed in the life of the individual. Instead of focusing on numbers, the SLA concentrates on the quality of the collected information. At the same time, the SLA helps identify those issues and obstacles which are imbedded in the institutions and policies.

The SLA analyses existing assets to which people have access and how to use these to create a sustainable livelihood. Resources are classified according to the following areas: financial, human, social, public and physical, and together they create a picture

4 Data source: https://ec.europa.eu/eurostat/databrowser/view/TESPM050__custom_1227212/bookmark/table?lang=en&bookmarkId=091d998b-52a2-477e-adf2-264673da3de0

5 Ministry of Finance Table 3 The country's consolidated balance sheet in the period from 2005 to 2022, 4 August 2022; available at <https://mfin.gov.rs/sr/dokumenti2-1/makroekonomski-i-fiskalni-podaci-1>

6 Statistical Office of the Republic of Serbia - Consumer prices, available via the following link: <https://www.stat.gov.rs/sr-Latn/oblasti/cene/potrosacke-cene>

7 National Pension and Disability Insurance Fund - monthly gazette; available at <https://www.pio.rs/sr/mesechni-bilten>

8 The annual inflation rate in September 2022 stood at 14%.

9 See more in May, C., Brown, G., Cooper, N. and Brill, L. (2009) *The Sustainable Livelihoods Handbook: An asset based approach to poverty*. Church Action on Poverty and Oxfam GB, available at <https://policy-practice.oxfam.org/resources/the-sustainable-livelihoods-handbook-an-asset-based-approach-to-poverty-125989/>

of the individual's life within their household and community. The key principle of the SLA is that all assets are interconnected and should be considered together as a whole to understand the best livelihood strategy to be applied.

The research applied the focus group technique, and the following four target groups were identified with the UNFPA team: parents with two or more children, single parents, the older persons and beneficiaries of financial social assistance. The research was conducted in the period from 27 October - 10 November 2022, in the following six towns/municipalities: Niš, Leskovac, Požega, Užice, Zaječar and Knjaževac. Participant selection was carried out in collaboration with local non-governmental organisations (NGOs), centres for social work (CSW) and the local self-governments¹⁰. (an overview of participants is provided in Table 1)

Table 1 Group interview participants according to location, time and gender

TARGET GROUP	LOCATION	DATE	NUMBER OF PARTICIPANTS		
			TOTAL	FEMALE	MALE
FG 1 Single Parents	Leskovac	28.10.2022	5	5	-
	Užice	04.11.2022	7	7	-
	Knjaževac	10.11.2022	3	3	-
FG 2 Parents with Two or More Children	Leskovac	28.10.2022	5	4	1
	Požega	03.11.2022	11	7	4
	Knjaževac	10.11.2022	8	6	2
FG 3 Older Persons	Niš	27.10.2022	10	1	9
	Požega	03.11.2022	17	2	15
	Zaječar	09.11.2022	13	9	4
FG 4 Beneficiaries of Financial Social Assistance	Niš	27.10.2022	11	8	3
	Užice	04.11.2022	8	4	4
	Zaječar	09.11.2022	7	4	3
TOTAL			105	60	45

¹⁰ In Niš: YUROM Center, ROMA Cultural Centre. In Leskovac: NGO Women for Peace and NGO Team 42. In Požega: Disability Sport and Recreation Society and NGO Forca. In Užice: Women's Centre Užice, Welfare Centre, Užice Centre for Human Rights and Democracy and City Administration. In Zaječar: Cerebral and Child Paralysis Association, Red Cross and RIME Association. In Knjaževac: CSW, NGO Timočki Club, Multiple Sclerosis and Municipal Administration.

Focus groups with 6 to 8 participants were planned. As the table shows, there were deviations in certain locations. In the case of higher numbers of participants than planned, this was caused by inviting a larger number of participants in order to prevent dissipation. In the case of fewer numbers of participants, this was the result of significantly fewer responses.

A scenario with questions relating to the following areas was prepared for each target group: human assets (skills, know-how, health), social assets (formal and informal relations with family, friends and neighbours), physical assets (housing), public assets (public assets, including local and public services, facilities and content) and financial assets (earnings from labour, savings, pensions, loans, social assistance, child allowances, etc.).

A questionnaire was prepared in order to collect the sociodemographic characteristics of the participants. The questionnaire also included questions considered to be of a sensitive nature (household earnings, subjective assessment of poverty, assessment of food availability, living conditions and satisfaction of health care needs) and questions for which it is assumed that the participants are unlikely to respond to in groups.

Results of the Group Interviews

Single Parents

Parents with Two or More Children

The Older persons

Beneficiaries of Financial
Social Assistance



Single Parents

Sociodemographic Characteristics of the Participants and Household Structures

A total of 15 participants took part in three focus groups (Leskovac, Užice and Knjaževac), all single mothers. Seven participants are between the ages of 29 and 39 and eight are between the ages of 40 and 47. Most participants have a secondary school level of education (10), three have a higher level of education, and two have completed a primary level of education. In terms of labour status, seven participants are employed (4 in the private and 3 in the public sector), one is employed under 'temporary and periodical employment', and seven are unemployed.

Concerning household structure, most consist of three members (6), including a mother and two children, then, two-member households (4), and four-member households (3), and two mothers live in a household that includes four children. Most children (13) are under the age of 18 while two are of mature age. Most of the participants live in urban areas (13), and three live in the rural.

Financial Assets

Sources of income of the employed participants are their wages or earnings from temporary jobs. Most unemployed participants have income from working in the informal economy, and two receive financial social assistance. Monthly incomes range from RSD

15,000 to RSD 150,000 as follows: five participants have an income up to RSD 30,000, six have an income ranging from RSD 31,000 to RSD 50,000, three have RSD 60,000 and one has an income of RSD 150,000. All participants have difficulty making ends meet with their incomes; rating this as follows: very difficult (7), difficult (3) and with some difficulties (5). Six households have less food available than needed. All of the participants said that satisfying the needs of their children is a priority, at the cost of satisfying their own needs, and all experience feelings of loss of dignity.

I don't know how I survive at all. And of course, this refers to me myself, in order to make sure my children have all they need. I can't do anything for myself, you go without, you don't eat, you eat dry bread, if you have to. If the kids don't want to eat, then you eat. You do this because you want to make sure they don't go without. Basically, they have destroyed us, psychologically as well, you don't feel like a human being anymore, I don't know how to explain it. (woman, Leskovac)

You save everywhere you can, you don't eat for satisfaction, you eat to give you strength, because you have to. You give your kids the best you can. It's important that your kids have what they need. You do your best to put your needs aside. (woman, Knjaževac)

Alimony and child benefits are not enough to cover the cost of raising a child (food, clothing, education, health care). Furthermore, the threshold for becoming eligible for a child allowance is very low.

I don't know what RSD 6,000 is. What can I possibly do with RSD 6,000 in alimony? (woman, Leskovac)

And RSD 4,000 in child allowances, what can you do with that? (woman, Užice)

When I got divorced, I went to the centre for social work to ask for help until I found employment, I received RSD 6,000 for four children. When I started working, I was no longer eligible for child allowances. They told me that RSD 12,000 per family member is enough to live on, to go to school, to buy books. (woman, Leskovac)

Human Assets

Most participants have some sort of qualification, six have a secondary education and three have a tertiary education. Among those who are unemployed, two participants have completed a primary level of education and half have completed secondary (high) school. The unemployed emphasise that their greatest issue is not being able to find permanent employment. Some are willing to accept jobs for which they are overqualified. A lack of available jobs and employment through a political affiliation were mentioned as causes of unemployment. In other words, the qualifications these women possess do not contribute to finding a job. Some of the employed participants place job security above financial security.

I think that this is a huge problem in our country, the fact that we, single parents, cannot find work. I would now work for RSD 30,000 if I could find permanent [for an indefinite period] employment, I would work as a cleaner, that's not a problem for me, but I want to know that I have some sort of job security, you know? (woman, Užice)

I need work, this is not a problem for me, I'll work for a company, I'll work two jobs if I have to, this isn't a problem for me. But, I want them to provide an opportunity for permanent employment. (woman, Leskovac)

As far as work is concerned, I would like to get a job and to then only have to see the people from the Centre (CSW, author's note) on television only, to not have to bump into those people, because basically, I get nothing from them. I mean, with RSD 13,000, neither of us, me or my child, can live off of RSD 13,000, he needs a lot more. (woman, Užice)

I think this region is the worst when it comes to trying to find a job and in terms of salaries and everything, we're basically cut off from everything, and prices are just going up. (woman, Knjaževac)

There isn't a place I haven't sent my CV to. Just now, during the employment fair, I applied all over the place and the feedback was the same everywhere: no employment. I applied for a travelling sales job because I have the skills needed for sales and communication, I also drive. But, nothing. (woman, Leskovac)

People who are affiliated with the political party get employment, so, no matter what kind of education you have, you need to have connections for everything. (woman, Knjaževac)

I work for minimum wage, but I have job security and I know I have a salary coming in every month. These days, the only places that are hiring are Apativ and Jura, but you risk them not extending your contract after the first month of employment. I can't afford to be let go after one month and left without a salary. I have to keep my job, I don't dare leave it for a higher paying job, just to end up losing that too. (woman, Leskovac)

Single mothers of children with disabilities that require full-time care are in an exceptionally difficult position, given that they can't work, despite their financially difficult circumstances.

I don't have time to work, time that I can set aside for work. My problem is that I spend 24 hours a day with my child (child with autism, author's note). This is the issue that I have; I don't get any time for myself. I can't survive financially, I have alimony, but it's not enough. (woman, Užice)

Most participants assess themselves as being in good health, but emphasise that they don't receive preventative health care check-ups due to long waiting lines and lack of funds. On the other hand, a number of single mothers say their mental health has been compromised. They cite the situation in society, the decline of dignity and their inability to provide their children with what they themselves had in childhood as reasons for this.

My friend has a child with special needs, her husband died and when it happened her life changed, was turned upside down. She doesn't go to get regular check-ups. She doesn't have the time; she has to work. If she makes an appointment, she can't sit in a waiting room for hours. And she doesn't have any money any more, her household lost an entire salary and she can't afford to pay for private doctors' appointments. Yet her children need her alive and well. (woman, Leskovac)

I can't remember the last time I had my bloodwork done. I know I have to go, to make an appointment, and then to wait. And I don't have time for that, take my kid to school, pick him up afterward. (woman, Leskovac)

This is humiliating, you stop feeling like a person. You feel like a slave who works, even slaves had a place to live and food. We don't even have enough of that, this is the really humiliating part, you are ok, what do you need heating for, what do you need food, water for? (woman, Leskovac)

You have to provide for your child, then you have less time, I feel overwhelmed. I have four children, children I really wanted, but I need to be able to speak to other adults. There are days when I don't speak to another adult all day. I love my children more than anything in this whole world, but it's hard on me. (woman, Užice)

If I didn't have these children, I would take my own life. They have taken my dignity away from me. I'm not someone who doesn't understand what it means to live under better circumstances, or someone who doesn't have dignity, they insult my intelligence, this hurts my feelings. If I were ignorant, it would be easier for me. That's the thing that destroys you from the inside. You prepare both psychologically and physically for the moment your kid starts school - you have to get books, there will be class trips, you have to dress them appropriately. (woman, Leskovac)

Public Assets

The two public services utilised by all participants are: health care and education services. On the one hand, most of the participants are satisfied with the educational system, on the other, they are dissatisfied with the way health care operates. Most participants are dissatisfied with the level of health care protection they and their children receive (6), five are only somewhat satisfied while three are completely satisfied. In all three local self-governments, the main complaints pertain to the health care system i.e., waiting times for check-ups and diagnostic procedures as well as the high cost of children's medicine.

The health care system is a catastrophe. For everyone, not just for single parents. The only difference is that single parents have to constantly check the time because they're always in a rush. (woman, Leskovac)

When we were kids, medicine was free for children, now we have to pay for every drug. The only free prescription drug available is Hemomycin, everything else has to be paid for. And when you go to the doctor with three children, and have to buy medicine for all of them, it costs at least RSD 4-5,000. (woman, Knjaževac)

I've asked a hundred times; why do we pay for health care insurance when you have to pay RSD 30 at the pharmacists just for them to mix syrup for you, why? (woman, Užice)

You have to pay for x-rays privately, for the dentist, gynaecologist for yourself, because if you were to go through the state system, it would take a month to get all of these check-ups. (woman, Leskovac)

Single mothers claim they lack a secure, public place where their kids can be during the day, child care services and psychological and social support for both their children and themselves.

We need parks and playgrounds that are well maintained. They don't clean or maintain these areas; we the parents organised the clean-up of the parks so the kids have somewhere to play. (woman, Leskovac)

I can't call someone to come and watch my kids for an hour or two, three or five so that I can go and do something. I would like it if they could come up with some sort of system other than day care because the kids are there until four thirty, and what do we do about other events that happen after four thirty? (woman, Užice)

For example, a place you could leave your kids while you go and get a few things done. To go to the doctor's, for example, and to know your kid is safe. (woman, Leskovac)

I think I need psychological and social help. I need a psychologist/psychotherapist, and I can't get one through the state. (woman, Užice)

An adult finds a way to talk to others, a child doesn't, children close off into themselves. Then there's the influence of the surroundings, other kids judging them. You have to find a way to boost your child's self-confidence so that they are psychologically ok. Those women who spoke to me from the Centre were really great, but they were only good to me, and I didn't get anything from the conversation I had with them, they did calm me down, gave me some advice, but that was just a temporary thing, while my children don't have access to a psychologist. (woman, Knjaževac)

Women who have experienced abuse do not receive support in terms of housing and a safe place where they can go to see their children while undergoing custody battles.

I asked if it was possible for the municipality to provide me with a flat, I would pay for it, double the price, if necessary, just to have a place to go because it's very difficult to find a flat here. They told me that we are not in any danger. It

was important to me just to have a place to go to with my kids because the hardest thing for me was leaving, I don't have a flat, the hotel was full, I had nowhere to go. (woman, Knjaževac)

Many very ugly things happened, and there are no institutions, when something like this happens, when a family falls apart, there are no institutions available where you can visit your kids in a safe place, and to be with them. Then, at one stage I would visit my kids in the park, but I didn't feel safe there either because there had been violence in the family in front of the children. The park is not a place that would keep him in line, and he won't let the kids visit me anywhere else because he's afraid I'll take them away. (woman, Knjaževac)

The high cost of tickets and few departures are the main reasons for dissatisfaction concerning public transportation.

My eldest has now started culinary school in Čajetina, monthly travel costs are RSD 4,000, and where is the money I need to give her for daily snacks? (woman, Užice)

People who live in the country are in an undesirable situation. None of the bus routes suit school children. Right now, the last bus leaves town at 18:15. This means that it leaves the country by half past six and the village kids, not just those belonging to single parents, cannot enrol in any sport activity, they can't do anything because they have no way of getting home. The only secure bus route is for Jura and Aptiv. The philosophy is basically this: there's no need to educate our kids because now we have a factory and they will all end up winding cables in it for a living. (woman, Leskovac)

When my eldest daughter started preschool we had a problem because they hadn't approved transportation. I had to figure it out on my own for three months, to somehow get her to and pick her up from preschool, and it was expensive and preschool is mandatory. But, three months later we had transportation, but not to my satisfaction because it isn't as safe as it needs to be for children. (woman, Knjaževac)

Social Assets

Single-parent families are usually the result of divorce or the break-up of a common-law union, and in two cases, the result of the passing of a spouse. In four cases, divorce was the result of physical violence, and in four cases the result of psychological violence. After separation, some of the participants are still being psychologically abused by their former partners. Most participants see the relationships between their children and their fathers as being of poor quality, and in two cases, the children have no contact with their fathers.

He calls me and says that I'm this or that, that he doesn't know what I'm up to, that I'm probably selling myself for cash.

He knows that he can't get to me like that, so he begins to 'hit' me where it hurts the most, through the children, he gets to me by saying - I took S. away from you and soon I'll take I away.

It's true that he provides for them (alimony, author's note) but they don't receive any fatherly love, they don't receive any love.

For example, we enrolled in secondary school and he never asked what school he enrolled into, and he hasn't met his homeroom teacher.

He has no contact with the child, he doesn't see his son, he doesn't even know what he looks like. My son knows what he (father) looks like. A few days ago, he (son) called me on the phone while he was at school to tell me that he'd seen his father, but didn't say hi to him.

The social support the participants receive is through the family unit: children, parents, siblings - these are the people they receive support from and who they can depend on.

When I decided to become a single mother, my parents were my 'right hand man' for everything. As far as finances and child care go, they helped me out the most, I wouldn't have been able to do it on my own. (woman, Leskovac)

I receive more moral support from my parents than actual, concrete support. I can depend on my eldest child who is there to take care of the younger ones. (woman, Leskovac)

I received the most help, the only help, from my parents and my brother. (woman, Užice)

Parents, my sister, and my kid provide me with psychological support. (woman, Leskovac)

You're only worthy when you're helping others, when you need help, there's no one. I realised I was alone during the most difficult times in my life. It was only them (my daughters, author's note) who were there for me, and they are the ones I lean on. (woman, Knjaževac)

It's difficult when you come into hard times, of course, everyone sees their own problems as the biggest of all, but when hard times come and problems, everyone runs away, friends/family. I can depend on my mother first and on my children. If I didn't have them, there would be nothing to motivate me, to push forward, to work, to create, as much as they need, as much as you can, but without love, without children, there is no point. (woman, Knjaževac)

Housing

Most of the participants live in their own flat or house (7), four live with their parents, three are renters, and one lives in a social housing. Ten of the participants say their housing conditions are satisfactory, while five are dissatisfied.

Livelihood Strategies

According to the participants' assessments, in order to live a decent life, their households require one to three times more in the way of funds than they currently dispose of. Estimates of the necessary income for a decent lifestyle range from RSD 50,000 to RSD 200,000. Most attempt to overcome their unfavourable situation by working additional jobs (in the informal economy, agriculture), at the expense of time spent with their children or with the aid of their parents.

Sometimes I receive honorary work, but those are all one-off jobs and any type of assistance is welcome, I try to contribute as much as I can without spending too much time away from home. (woman, Leskovac)

I don't have permanent employment, and because of them it's not worth it, because I can't make it on one salary alone, and this way I have some small earnings and a small daily allowance and this way I can make it from one month to the next, one day to the next, somehow. When there is work, it's easier for me, winter is a bit harder because the work stops. (woman, Knjaževac)

After my job, I work in agriculture. To be honest, this is my salvation, because my job is very demanding. But this takes up time that I would otherwise spend with my child. (woman, Užice)

I work until 17:00 in a factory, and then at 18:00 I clean for other women. (woman, Knjaževac)

My mother helps me out as much as she physically can, we call that 'motherly benefit', we joke that I receive a 'motherly benefit', which she gives me from her pension. There are times when this means soooo much to me. (woman, Leskovac)

I don't know, as long as my parents are alive and can work, it's ok. They send me food and firewood. But time goes on, they are getting older, this will not last forever, it won't be able to. (woman, Užice)

Key obstacles to improving the living standards of the participants' households are seen by them as the following: lack of financial assets (poor wages, the low amount of child allowances and alimony), a bad government (corruption, inefficient judicial system, poor health care), discrimination against women and single parents, financial instability, lack of time, lack of (permanent) employment, lack of support to start their own businesses, bad taxation policies.

Just look at where we are now, and they keep trying to convince us that the average salary is so and so much. According to the coefficient, my salary is below minimum wage, for a job that holds a lot of responsibility, with 15 years of experience in this job, the coefficient assigned to me by the state is below minimum wage. (woman, Leskovac)

A cleaning agency contacted me to come and work for them. They offered by RSD 24,000 in wages. I'm a renter, I pay EUR 100 for my flat, it's now the heating season - another EUR 100 goes to that. I need EUR 200 just to cover those two expenses. (woman, Užice)

The Law on Alimony needs to be changed first. You see, I filed a request to have my benefits increased, but this hasn't reached the court yet, there has been no lawsuit, yet it's considered an urgent procedure. Alimony is an urgent procedure. It's urgent, yet my request sits in a drawer. (woman, Leskovac)

See, we were supposed to have a hearing yesterday. I filed a petition to have my alimony increased, I filed it on 15 July, and the court scheduled a hearing for 3 November. I went to the court yesterday, and the secretary told me that she (the judge) is not working and that my hearing has been rescheduled for 2 February. That's just crazy... (woman, Užice)

Debt...once you manage to earn something, you first have to take money out of your pocket to return your debts, then you don't have enough again, and round and round you go. (woman, Knjaževac)

I think that this is a huge problem in our country, the fact that we, single parents, cannot find work. I would now accept a job making RSD 30,000 if someone would offer me permanent employment, I'll clean, it's not a problem, but I just need to know that I have job security. (woman, Užice)

I find it hard to deal with the amount of discrimination in this town, I don't get equal opportunities like many of the women in this town for employment. And don't get me started on the men, this is a 'town square run by men', full stop; women have no say. (woman, Leskovac)

They cut you off at the knees if you want to become a female entrepreneur and run your own business. It's better to work under the table because if I were to open a language school and employ myself in it, I'd have to give a lot more to the state for all sorts of stupidities than I'd be able to make on each class I teach. (woman, Užice)

Given that most of the obstacles cited by the participants refer to the competence of the state and its institutions, that is, the normative framework and public policy, recommended measures to be taken to improve the living standards of single-parent families focus on the elimination of existing deficiencies/shortcomings.

The first step in acquiring rights, that is, supporting single parents should be to precisely define the term 'single parent' within the framework of our legal system. Certain regulations contain provisions which regulate the rights and matters of importance to single parents, but the current legal definition of this term is extremely narrow. Such that according to the provisions of the Family Act, a single parent is a parent who is raising a child alone, either because the other parent is deceased, or is unknown, or whose parental rights have been revoked via a court decision. The aforementioned definition is somewhat expanded in the Rulebook on the Detailed Conditions and Manner of Acquiring

the Right to Financial Support for Families with Children in that single parents are also defined as follows: when the other parent has become fully and permanently unable to earn and has not acquired the right to a pension and when the other parent is serving in the military or is serving a prison sentence, lasting for a period of no less than six months. In practice, when one parent refuses to perform their parental duties – fails to provide alimony (or is irregular in making these payments or the amount is insufficient to support the child) or makes no contact with the child, then the other parent is considered to be taking care of the child/children alone, thus making him/her a single parent. Most of the people we interviewed are single mothers in practical terms but the system and the institutions do not recognise them as such.

This is nothing but discrimination from the very start. They don't consider us to be single parents at all because we receive alimony. We are not single parents and we have no rights. They consider single parents to be if the other parent doesn't exist, if they have died, only then are you considered to be a single parent. (woman, Užice)

To provide adequate support, it is necessary to determine the status of single parents on the basis of clearly-defined criteria and to keep records. Our participants recognise the need to provide special support to single mothers who are widows and those who are the sole providers in their families, including also single mothers with children with disabilities.

If we have already been labelled as single mothers or fathers, whatever, then, there should be a database on these mothers and the children or fathers and the children who are living with them, and to then, let's say, provide free text books, free class trips and excursions for these families. (woman, Užice)

I don't have 'my other half', I have to do everything myself, for them (other single mothers, author's note), the other parent can at least sometimes buy something, I have to buy everything for my kid myself. (woman, Knjaževac)

I don't know how to explain this, and for everyone to understand what I want to say, and to avoid offending anyone, but we should put [single] mothers with children with special needs ahead of other single mothers. You know, I am a single mother, but my child can stay at home alone so that I can work another job or something else, which is not the case for single mothers who have children with special needs. I don't want anyone to take this the wrong way, but there's a difference. (woman, Užice)

The recommendations posed by the participants concerning what the institutions should undertake on the national and local levels refer mostly to amending legislation in the areas of labour, social and taxation policies.

I think single parents should be assigned fewer working hours per week, at the same salary, but with shorter working hours. And, they shouldn't have to work the third shift, so that children are not left unattended. You go to work at night, leaving your child alone at home, I think it's horrible. (woman, Leskovac)

I would like it if women who are single mothers, and who cannot find work, are taught to be self-employed, for a system to be created that would help them, and not to have a system where, if you're an entrepreneur then you don't have the right to maternity leave, if you're an entrepreneur, you don't have the right to this and that...It's especially important to empower single parents, so that they can use their own two hands to build something they can make a living from. (woman, Užice)

Wages should be higher, at this point in time, minimum wage should be RSD 60,000 with all these price increases, minimum wage should adjust to this. If I had a minimum wage of RSD 60,000, I would have just as hard a time as I did last year, but I would be able to afford the minimum. If the state were to increase the minimum wage and create a middle class, then this would be a successful country. (woman, Leskovac)

Financial support is needed and for there to be some rules in place, some things need to be regulated. When I say financial (support), I'm not saying that they need to give us money and for us to sit idly by; they should find employment for women, give them (normal) conditions, to provide us with normal, stable employment. (woman, Užice)

To provide single parents with opportunities to make a living. The point is not to give out handouts, but rather for you to be able to earn a living because this is appreciated more than when someone just gives you a handout. I think this is the only way you can make a living, that is, through better employment. (woman, Knjaževac)

Child allowances are not just for the vulnerable, child allowances are for children. The state is able to sort this out. First off, when they start by asking you for all the paperwork, then cadastral plots, then they require that your average is not over RSD 10,000 per member, which is beneath any minimum amount require to live on. This all very disgraceful. (woman, Leskovac)

To make the institutions actually recognise single parents, and there are more and more, probably because of the situation. Maybe they should hand out special cards to single parents, something that would free them from having to pay taxes on children's clothing. Small children grow very quickly, you have to buy clothes all the time, and children's clothing is too expensive. I can't describe it, it's just too expensive for us. (woman, Leskovac)



Parents with Two or More Children

Sociodemographic Characteristics of the Participants and Household Structures

A total of 24 participants took part in three focus groups (Leskovac, Požega and Knjaževac) (17 women and 7 men). In terms of sociodemographic characteristics (Table 2 in the Appendix) most participants of the focus groups are women, most are between the ages of 41 to 50 (14), with a completed secondary education (10) and employed (12).

In terms of household structure (Table 3 in the Appendix) the number of household members ranges from three to nine. The most represented are four-member households (12), followed by five-member (6) and six-member (3) households. The total number of children in the households is 24, of which 15 are children under the age of 18, with the largest number being families with two minors (15).

Financial Assets

The income of most households is generated from work, in three households it is generated from financial social assistance, and in one from a disability pension. Monthly household incomes range from RSD 17,000 to RSD 275,000, with four households having incomes up to RSD 32,000, eight having between RSD 50,000 and RSD 80,000, ten between RSD 90,000 and RSD 150,000, and one household with an income of RSD 275,000. Most households have difficulties making ends meet with the following asse-

ssments: difficult (10), with some difficulties (9) and very difficult (4). Most households have the amount of food they need (17), while five households have less food than needed. The assessment of the majority of participants is that their household's standard of living has declined compared to the previous year, and the reason for this is primarily the increase in prices. In relation to the income required for a decent life, households with incomes up to RSD 30,000 need significantly higher amounts compared to those households with incomes exceeding RSD 80,000.

We lived better last year, now we have to watch every dinar we spend, we keep track of the sales, I've never done that before, I used to think it was silly. (woman, Leskovac)

We've prepared ourselves for pure survival. (man, Knjaževac)

All of these monthly items are becoming more and more expensive, they keep increasing the cost of fuel, electricity, etc., I don't feel comfortable in my own skin. My family has always been middle class, but upper middle class, we are now middle class, lower middle class, closer to poverty. (woman, Leskovac)

Prices are rising every day. If I buy fruit today, then I can't buy fruit tomorrow. I try to prepare smaller meals, and to maintain quality, but I don't know how long I will be able to go on like this. (woman, Leskovac)

I received my pension yesterday, RSD 17,000 and the minute it arrived, I spent it all on bills. What's left? - Nothing. (woman, Knjaževac)

The standard of living has dropped, I think the war between Russia and Ukraine is a poor excuse for everything, the prices of food, clothes, shoes, books have increased. It is absolutely impossible to live a normal life, and let's not even mention the idea of going to the seaside or other normal activities. (woman, Leskovac)

Human Assets

In terms of qualification structures, most of the participants have qualifications obtained through tertiary education (10) or secondary education (10). The level of qualifications also reflects labour market status: the tertiary educated are usually formally employed, self-employed or earn an income by working in part-time jobs, and their financial assets are greater - the household income ranges from RSD 50,000 to RSD 275,000. For participants who are self-employed, entrepreneurship was not a choice but a necessity since they could not establish a working relationship due to the patriarchy.

I'm not sure that my life doesn't depend on the will of a powerful person who can decide that I am not suitable, obedient, that I am not nice, that I should be silent. I am an engineer and I am working in the private sector and 90% of the people working in the private sector work there because they have to, and not because they are a God-given entrepreneur, and on the other hand, you have people who earn RSD 60, 70, 100,000 per month for doing nothing, they sit in

an office, do nothing and of course do not listen to others who are dealing with real problems. (woman, Leskovac)

Eight participants are members of local initiatives or NGOs, so in addition to the competencies they gained through formal education, they also have competencies acquired through non-formal and informal education which they use to perform activities that allow them to improve the standard of living in their local communities.

Although most of the participants are in good physical health, there is an attitude that the state of society creates feelings of uncertainty, powerlessness and fear, which significantly affects both their own and the quality of life of their families.

We are constantly surrounded by uncertainty. We live our entire lives in the hope that one day things will be better. Our nation has become severely ill from this uncertainty. (man, Požega)

I don't see a future, I don't see this country moving in the right direction, I don't see nice things happening here. The same group that led us to conflict with the entire world is now doing the same thing all over again, we are a grey dot in the heart of Europe, we support this power in their attack against Ukraine. It's insane to me, and I try not to focus on this, to run, to exercise, to spend time in nature, and for some time now I've been pretending I don't live here. It's insane, my children have left, I can't see them. (woman, Leskovac)

Simply put, I am in a constant state of fear, first, for my children, and I'm teaching them, as most people are doing as well, that there are no future perspectives here. I am in a constant state of fear, panic; will there be electricity/won't there be electricity, will I need a doctor/won't I need a doctor, will I need this, will I need that? (woman, Požega)

Public Assets

In terms of satisfying their needs for health care protection for both themselves and their families, most participants declare themselves to be partially satisfied (14), seven are not satisfied, while two feel these needs have been fully satisfied. There is dissatisfaction with the health care system whereby it is estimated that public health care is inefficient all over the country, not just within the local communities. The lack of doctors, poor communication with patients, high out-of-pocket expenses for health care - these are the most common reasons for dissatisfaction. Two participants diagnosed with serious illnesses mentioned the absence of the psychotherapeutic services they needed.

Yes, we use healthcare services, not often though. It's better to avoid using these services. It's not even that there are huge crowds, it's more a matter of bad organisation, a need to wait for no reason, unnecessarily. (woman, Knjaževac)

I had to take my child to Užice four times a week to have his/her bandages changed after an operation. And I was OK with this, I had the money to go, I have a car, I drive and I took my child. I thought about how a mother who can't do that would cope. (woman, Požega)

Health care is in a very poor all over the entire country, we are being left without doctors, there is no humanity, no empathy, as though they don't work with people but with animals or monsters. There are exceptions, but they're rare; it all boils down to personal connections, friends, family. (woman, Leskovac)

I am a cancer survivor. I didn't get any support from those around me or the country in all of that, not a single psychiatrist spoke to me about how I was feeling and what I'm going through, given that I have such a serious illness. (woman, Leskovac)

It makes me happy that I was able to fight this disease, that I didn't give up, I try not to think about it now, I didn't get any support, no psychologist, no psychotherapist afterwards, the fears I had stayed with me for years, I couldn't be alone in a room, I was scared to fall asleep, no one gave two thoughts to my situation. (woman, Leskovac)

In terms of educational institutions, they highlight the issues concerning the insufficient capacities of day care centres and the lack of space available in afterschool care for employed parents. In addition to this, the parents emphasise the need for child care services.

More afterschool care is needed in the schools, this is a huge issue for parents who work in shifts, I don't have a fixed work schedule because I work online. I can work at night, I can organise my time as I wish, but I know that my friends with kids have a huge problem organising afterschool pick-up. Whoever is without grandparents has a huge issue, I don't know what I would do without mine, they take over all the time for me. (woman, Leskovac)

The participants also mention the lack of public services for children with disabilities and for the older persons and discrimination against older persons. Small pensions insufficient to cover accommodation costs in an retirement home are the reasons parents stay with their children even when they start to experience health issues that would require them to be placed in a home.

The generation gap really annoys me and everything that's happening in society in general; the institutions behave the same way, as though they are practicing triage. If someone is old and sick, they are no longer important, no one has to take care of them, they no longer need to eat or to have electricity, they need nothing because they are old, they need to just move on from this world. I think this was especially the case during Corona, I think Corona and the pandemic brought out the worst in people, which remains even now after the fact. (woman, Leskovac)

The CSW doesn't offer any services, not a single one, there are no geriatric housekeepers, no personal assistance, there are no personal assistants, there's nothing. (woman, Požega)

I have an aged mother who's 80 something years old, her pension is RSD 19,000, she suffers from seven different diseases and can barely move. She needs a caregiver, and because of my own health issues, I can't be her caregiver.

ver. I visited every possible institution; nobody cares when someone is nearing end-of-life. Nursing homes cost three times more than her pension, I'm not able to cover the additional cost to place her in a nursing home. (woman, Leskovac)

Given that only a few participants are active in associations dealing with vulnerable groups (female victims of violence and members of the Roma minority), they mentioned the institutional obstacles their beneficiaries face and well as the lack of a network between the institutions.

When a member of the Roma population needs any kind of paperwork sorted, they can never get it done in a civilised manner; there is a lot of discrimination. When they see they are not well-dressed and that they have a dark complexion, they run into obstacles.

I am absolutely dissatisfied with all institutions, especially since I work with a specific group, female victims of violence. They are subject to, let's say, 'institutional violence' especially at the CSW. I don't collaborate with any institution, I collaborate with individuals who work in institutions, which creates a lot of problems for me because I don't want this country to operate like that. I want them to do their jobs like proper professionals, not because I know someone on the inside, or because someone wants to 'do me a favour'. There is no professionalism, it's the same with the police, the centres for social work, municipalities, hospitals. (woman, Leskovac)

The different departments are not interconnected. The National Employment Service is not connected to the CSW, they in no way share resources among themselves, they don't share information, most likely unless a specific request is made. They don't even know what level of education they (beneficiaries, author's note) possess, what skills they have, whether or not they can employ them, nothing, absolutely nothing at all. They don't collaborate with each other. (woman, Leskovac)

Social Assets

The participants receive support and are able to lean on their family members (spouses and children) and their own parents as well as friends. Parents are there to provide financial support and in most of these cases, to take care of their grandchildren while the parents are at work. Our interviewees point to weak social cohesion, an absence of solidarity as a consequence of individualisation and a collapsed value system.

To me, the most frightening thing is the utter and complete indifference of 90% of the people who live in this country. It's as though this isn't happening to them, as though they aren't living badly. People don't live here anymore, members of a society; irrational people live here now, it's horrible. Money can be earned and spent, but if you lose your humanity, when you lose the foundations that make up a civilisation, then there's nothing left. (woman, Leskovac)

We don't see how some people live and what kinds of situations there are, we don't see what kinds of serious existential problems people are dealing with because we all live in our own worlds. We all now just nod our heads, feel compassion and then leave. And both parties (both you and that other person) are left alone and this is a problem among our population, everyone is forced to fight for their own rights, alone, there is no solidarity. (man, Požega)

Parents need help raising their children, provided from the state level, to guide our children to accept healthy values, teach them about philosophy, ethics, morality, to remove all forms of reality tv and other idiocies from their lives. (woman, Leskovac)

Housing

All participants live with their families, in their own flats or houses. Most rate their housing situation as satisfactory (16), five are dissatisfied.

Livelihood Strategies

The participants mentioned the following factors which help make their own lives and the family life easier: their own strength, family, friends, education, money and good working conditions. On the other hand, they see the following as obstacles to achieving a better quality of life: lack of income, bureaucracy, bad laws, the failure to implement/breaking the law, absence of rule of law, bad institutions, the lack of professional personnel, damaged interpersonal relationships/alienation. Our interviewees believe that the responsibility for the state of the society and the consequences these have on the quality of life, not only on their lives but on the lives of most of the population, falls on the state and its institutions, at the national and the local level alike.

Political partisanship is an issue in Serbia. It has destroyed the country, proper professionals are 'beheaded' whenever the government changes and people are brought in who have a certain amount of merit with the current political party. It's all chaos and lawlessness. (woman, Leskovac)

Lack of professionalism, incompetence, lack of interest - all of this rolled into one. (man, Požega)

We are not an organised society, we do not have systemic solutions, we persistently continue to make the same mistakes. When problems are not approached systemically, but things are done using ad hoc solutions, then this is what happens. I think this is the case in our society and country. (man, Leskovac)

No one does their job here, and that's the problem. We wouldn't have any problems completing two or three forms of paperwork if the municipal officers knew what they were doing, but a lot of municipal officers have been hired yet don't have any idea why they are even working there. (man, Leskovac)

In assessing the current standard of living compared to the previous period, most participants say that things have deteriorated. While a smaller number of participants face difficulties in meeting basic life needs (food, housing, treatment), the majority point to constant exposure to stress, lack of future perspectives, lack of hope for a better future for themselves and their children, which is why they support their children's intention to leave Serbia.

As children get older, their needs increase. If you ask me, I think we lived better 10 years ago, maybe not in terms of living standard, but it was easier to live then. Now, we live in a constant state of tension. (man, Požega)

I worry about my family's safety. We will always have enough for food, but should our lives be reduced to just food?! I want to travel, I want to get to know about other nations, cultures. This is what happiness means to me. I can't afford to do this any longer, I used to be able to, now I can't. (woman, Leskovac)

I am in a constant state of fear of what will be. See, I can't protest anymore, to fight for this, for...myself, for others, for my children, for other people's children, I've been fighting since I was 18, I'm now 50 years old. (woman, Požega)

We keep hoping "this won't last forever", but I've been saying this since 1989. I've spent my life on the street, protesting, seeking justice, respecting the laws, and all I've ever asked for is to receive what is due to me as a citizen; respecting our right to healthy food, healthy water, access to medical treatment, for these things to be available to me, yet I don't have them. (woman, Leskovac)

For 3 decades now, we keep hoping that things will improve, we used to fight for this, I mean, I personally fought for something better, but when you see that years have gone by and yet there is no change, we start to think that we are the ones to blame. (woman, Požega)

I was lucky - my daughter moved abroad, I haven't seen her for 5 and a half years, I haven't seen my granddaughter for 3 and a half years, but I would like both of my sons to leave too because I don't think anything will change. (woman, Požega)

It's terrible, my children have left and I can't see them. Who is going to take care of me when I get old? (woman, Leskovac)

My standard of living is the same as it was a year ago, except for the fact that my husband is working two jobs, there, that's how we are living better. As is the case with most of the people present here, I think this country has completely fallen apart. My daughters are already preparing to leave this country, they most definitely don't want to stay, no way. (woman, Požega)



Sociodemographic Characteristics of the Participants and Household Structures

A total of 39 participants took part in three focus groups (Niš, Požega and Zaječar) (27 men and 12 women). In terms of sociodemographic characteristics (Table 4 in the Appendix) most participants of the focus groups are men, most are between the ages of 65 to 70 (19), with a completed secondary education (22) living in urban areas (28). Most of the participants live in single-person households (19), and ten live in two-person households, with their spouses. Five participants live in multi-generational families (with their children and grandchildren).

Financial Assets

For most of the participants, their source of income is a pension, two participants have no source of income (they have filed for financial social assistance) and one is a FSA recipient (Financial Social Assistance Recipient or financial social assistance beneficiary). A few of the participants earn an additional income by working in the informal economy and in agriculture.

The monthly incomes of the households range from RSD 8,000 to RSD 20,000, whereby a quarter have monthly incomes up to RSD 20,000, a quarter between RSD 20,000 and RSD 34,000 and a quarter between RSD 34,000 and RSD 55,000. Most households have difficulty making ends meet with the income at their disposal, (very difficult - 10, difficult - 10, with minor difficulties - 14). Two fifths of the participants estimate that their households have less food than needed. Participants who lost their jobs during

the transition process are facing particular difficulties; they don't have the right to a pension or to social assistance.

I received social assistance until my wife passed away, when she died, it continued only for another three months. They said I should apply in January and I'll start receiving it in March. How will I survive the winter, I don't know. It's not just me, there are many of us. (man, Niš)

My husband worked for 21 years, he died at the age of 58, and I receive a family pension of RSD 10,800. The state has allowed this to happen and is purposely creating a country that has no pensioners. (woman, Niš)

It's impossible to cover everything. I give EUR 100 per month just to cover by bills. (man, Požega)

I live on social assistance, off of this RSD 8,000, before that, I worked for Elektronska industrija Niš for 14 years, the EIN closed down and we were transferred to social assistance. I don't have any firewood; I don't have a wood-burning stove. I have less than 15 years of service, I'm not eligible for a pension, or anything else. I don't know how we are going to live. Our standard of living is zero. (man, Niš)

I now have a pension of RSD 33,000, and I left work in 2005 with a starting pension of RSD 24,000. They say increase, what kind of increase is that from 2005 to 2022, from RSD 24,000 to RSD 33,000? I will work for as long as I can, it doesn't matter. Uh, then, when I collapse, then I'll have to make some choices. I can't survive any other way. I manage to sell a few cubic meters of firewood on the sly, and this is how I manage to scrape by and cover the expenses that my pension can't. (man, Požega)

Now is the worst time, winter is on its way, the house is falling apart, there's no one to come and offer some advice, to help. The company is falling apart, there is no work, and no one will hire us, I'm 65 years old. The factories are closed, and we were thrown out. We don't have the right to a pension, what exactly are we supposed to live off of? I go to the CSW, I don't have any rights, I go to pick up my pension, I don't have any rights. Hold on a minute! You left us in the streets, closed the factory because you sold it, and I'm left with nothing to live off of? (Niš)

My pension is RSD 25,000, I asked for one-time assistance from the CSW, they didn't respond and they didn't assist, they didn't even call me. The Centre is falling apart and in chaos. My husband is unemployed, we have to pay all of the utility bills, medication. (participant, Zaječar)

My pension is a mere RSD 20,000, I live in a flat, I don't pay for heating so I'm being sued. So, sue me; sue me for the miserly amount I owe. (Niš)

Human Assets

In terms of qualification structure, most participants have a secondary level of education (22). Some of the participants work in agriculture or in the informal economy.

In Požega and Zaječar, most participants are active in associations and assist older persons and social beneficiaries, while three participants in Niš offer assistance to members of the Roma community. The participants are under the impression that on the whole, the older persons are viewed as a burden, and not as a source of potential whose knowledge and experience can be used to help others.

As far as we pensioners are concerned, I think society needs to change the way it relates to/treats us. I'm under the impression others see us as a social burden, not as people who can be of use. If we can't contribute in the physical sense, we can contribute with our life experience and know-how. (man, Požega)

If pensions are so low, then there needs to be some form of compensation, transportation and affordable health care, in the very least. But the main priority is to ensure that people don't feel humiliated and worthless. Unfortunately, in our country, this is the case; we feel invisible and I don't see things improving in the future. (man, Niš)

In terms of physical health, most participants suffer from chronic diseases, and five are people with disabilities. In terms of mental health, the state in society evokes feelings of uncertainty, helplessness and fear.

A pensioner, at our age, can never be younger and healthier. They can never be younger and healthier. The years, they pass by, and one thing leads to another; it's impossible to fully recover. (man, Požega)

You can't rely on the public health care system, you have to pay instead; in my case, I can afford to pay for private health care, but others can't. And it's no better with other services. Here's any example: heating. When I was younger, I was never cold, we could go without heating all winter; now, in the flat that I live in, I have heating restrictions in the mornings, the only excuse being that I am forced, as a citizen, to save on heating, and the cause of this is the arrogance of those in power. This all makes me feel unsafe and worried. This is the first time I've ever said this in public, I'm afraid. It is that fear, feeling 'insecure' is the presence of fear, and safety is the absence of fear. I worry, despite the fact that I have more material wealth than them. Someone could pass a law in this country that would reduce my pension, etc.; therefore, that overall feeling of insecurity and instability in the state system makes me worry. (man, Niš)

Public Assets

Given the impaired health of most of the interviewees, health care is a service used by most participants. In all three local communities, there is dissatisfaction with the health care protection system. The main reasons being long waiting times for check-ups and diagnostic procedures, expensive drugs, lack of health care workers, poor organisation, the disrespectful behaviour of health care staff and corruption. Most participants (19) are partially satisfied with the health care services they receive, 16 participants feel that their needs have not been met, while four participants are completely satisfied.

I am not satisfied with the health care system - you go and you wait, they postpone scheduling check-ups, this is why I stopped going altogether, I haven't been to the Health care Centre in two years. There aren't enough doctors, if you have a bigger health issue you need to go to Niš, it would be better if the health care services were better, and there are long waiting lists for health spas. (woman, Zaječar)

What is there to say, when a drug is expensive, and if it's expensive then you don't get a prescription. Prescriptions are issued for the cheaper drugs. So, we pensioners do what we can; if we have a pension able to sustain these costs, and don't do the things we can't, in which case, we go without. (woman, Požega)

Everything is a mess; it took me six months to have my tooth x-rayed and six months to see a cardiologist. (woman, Niš)

I think it's very difficult for people to exercise their rights. I also think the procedures are all very complicated for other things as well. We all know that over half of the drugs a patient takes have to be bought; less and less is given to you free of charge, most drugs have to be bought, the state has to do something here. It's especially difficult for people with disabilities and with small pensions. It is important to pay attention and to make a better selection of those who need assistance. (woman, Zaječar)

I need to go three times a week, to come into town, to the health care centre, to the diabetics counselling centre, but I can't do that. First off, I don't have my own transportation, I have to pay RSD 200 every day for a ticket. How much do I need just for that every four weeks? And my pension is RSD 10,800. (woman, Niš)

Good for those people who are healthy and those who have the money to pay a specialist RSD 12,000. In my neighbourhood, there is a specialist who brings in doctors who worked in the health care centre. He comes there to perform check-ups and charges pensioners RSD 12,000, people who have pensions of RSD 13,000, RSD 15,000 and RSD 16,000. What can this pensioner possibly have left after that? (man, Požega)

In spite of the ageing population, services for the older persons have not been developed in the communities. This is a particular issue for older persons living in rural areas.

Estimates say that here we have 27% older persons in the population, the last official statistics say that there are 23-24% older persons, we were above the Serbian average even then, we were always a municipality of older persons, what the case is now, I don't know? According to the latest census it will probably be worse because there are no youths, few people have children. We will be a municipality of only the older persons and this is why there should be various services developed because we will get older, there are no young people, there is no money. We have to make up various services in order to help each other out. Last year there were 67 home help service beneficiaries and 70 are on a waiting list, when will their turn come? (woman, Zaječar)

There are more and more people using soup kitchens, and in some of the villages only the older persons are the ones using them. Villages that are located near towns are still 'alive', and those located out in the countryside are inhabited only by the older persons, there are no young people. It's hard, there are no out-patient clinics, there are no shops, no doctors, it's very hard. Red Cross had a problem, they were handing out financial aid to single-person older persons' households, and they didn't have a way of getting these funds to the beneficiaries; they had to go in person to pick up the funds and sign for them, and they had no way of going to pick up the funds, they don't have transportation, they're disabled, older persons. And geriatric housekeepers exist only in the towns. There were two/three projects, we worked in the villages/country, but this only lasted for two/three months and as soon as the project ended there was nothing. (woman, Zaječar)

Social Assets

The participants receive support and can lean on the members of their families (spouses and children), their friends and neighbours. Most are members of pensioners' associations, three participants volunteer for the Red Cross, while three participants are active in organisations that assist the Roma community. Most don't expect help from their children because they know that they too have difficult lives, so if they can, they help their parents out financially. Most participants take care of their grandchildren.

Many pensioners today have given up their houses and flats because of their children and grandchildren, they have also given up their lives. They've also given up their pensions. How many pensioners are there today whose children cannot find their own way in life? Not everyone can go to Germany, France, they can't. I know, it used to be that an older person's son, daughter-in-law, grandchildren, daughter would come and visit and they would bring gifts for their aged parents. Nowadays, no one can afford to buy their parents anything. No one, who's living off their own work, anyone that has anything at all, it's impossible, try to understand, it's impossible. (man, Požega)

Why should our children have to take care of us? They have their own families, their own children that they have to raise. It's too much of a burden for those children, to have to take care of us and their own children who they have to raise. (man, Niš)

He sells firewood now in order to help out his kids. Who doesn't have firewood to sell, can't help out. (man, Požega)

I have to take from my children, and they have their own family, my son is married with two children, both are in school, I'm ashamed to ask him for money. (woman, Niš)

I live well thanks to my daughter-in-law and grandchildren; they aren't married and make good money. They help out, we live together. If they didn't help out,

I wouldn't be able to live off of my pension, not even if I worked in the fields (in agriculture). The agricultural industry has been destroyed here. (man, Požega)

My daughter helps me out, she gives me RSD 2,000-3,000 here and there, I ask for it - can you help me out with the electricity bill? (woman, Zaječar)

Housing

All participants live in flats or houses that either they themselves own or are owned by their families. Most rate their housing situation as satisfactory (28), 11 are dissatisfied.

Livelihood Strategies

Family, spouses, friends, memberships in associations, institutional stability and the presence of a system were all mentioned by our participants as factors that help them live better lives. On the other hand, they see the following as obstacles to achieving a better quality of life: the material situation, lack of understanding of institutions (banks, post offices, health care centres, etc.), lack of systemic solutions, disrespect of the law, badly run institutions, the wrong people appointed to important positions. Our interviewees believe that responsibility for the state of the society falls on the state and its institutions, at the national and at the local level alike.

When you hear what D. is saying and these two friends, no one is taking care of them, yet someone has to, the state and society first of all, they need daily care. They are over the age of 60, and have belonged to the older persons for a long time now, and yet they receive no help. Look, you apply the Law on Social Protection on a man of 65, a man you expect to still be working. You can apply that law on someone younger, forcing him/her to work for those three months, to find the strength, but you can't ask that of them, mostly because many of them are vulnerable, health-wise. Do you see, you heard D. a while back, his wife died, his son died, and the man worked for Elektronska industrija Niš for 25 years and never received a single thing from the government. (man, Niš)

You can't just look at one institution outside the context of the system. You know, you can't organise one institution and have the rest around it unorganised, that's how the system falls apart. I like to kid around sometimes that our organisation falls short, this is an issue faced by every company, institution and when you point this out, nothing is resolved. Some things get resolved easily, but they probably don't have the right management and those who are there see the issues but don't see any need to resolve anything. (woman, Zaječar)

The laws and the system itself contribute to the poverty of the people, and the fact that there is no social security so to speak of, which is disastrous for a country. A country's stability is not measured by its giving away RSD 5,000 to its pensioners or its youths or I don't know whom else. People use this mo-

ney to buy medicine, food or spend it on their grandchildren. This is a fleeting moment in life. Even when you provide assistance to people, they still carry around that internal restlessness, social restlessness, knowing that how and what you will live off of tomorrow, depends on today. (man, Niš)

Survival and coping are the livelihood strategies of most participants. Help from their children, taking out loans, reducing spending are the ways in which they make ends meet with their small pensions and daily price increases.

We here in the association give out assistance, loans that are interest-free, and I, as a pensioner, have the right to RSD 15,000 over six months and pensioners use this to cover the expenses they have to. Pensioners in all of our associations can manage in this way; by taking out a small loan to buy firewood, then adding a little from their pensions. (woman, Zaječar)

Today, one meter of firewood costs RSD 10,000, medication costs have increased, taxis are more expensive, the market too. I didn't make any jarred foods for the winter, I don't have the money this year, meaning, things are worse. Last year I bought six metres, this year, four, my grandson will bring over some firewood from his weekend cabin. (woman, Zaječar)

You buy what you have to in the shops; today I need this urgently / this will have to wait for another day. And this is how it all drags on. (man, Niš)



Beneficiaries of Financial Social Assistance

Sociodemographic Characteristics of the Participants and Household Structures

A total of 26 participants took part in three focus groups (Niš, Užice and Zaječar) (10 men and 16 women). In terms of sociodemographic characteristics (Table 5 in the Appendix) most participants of the focus groups are FSA recipients and women. Most are between the ages of 50 to 59 (11), with a completed secondary education (12) and employed (19).

In terms of household structure the number of household members ranges from one to 13. Two-member households (7) are most represented, followed by one-member (5) and four-member (5) households. There are children under the age of 18 living in 12 households. 20 households are in urban areas, and six in rural areas (Table 6 in the Appendix).

Financial Assets

Sources of household income are financial social assistance, child allowances, and for those households that have a member with a disability, there are allowances for assistance and care of another person. A few participants earn an income through 'under the table' employment, mainly seasonal work.

The monthly income of the households range from RSD 3,000 to RSD 30,000, whereby most households (16) have monthly incomes between RSD 10,000 and RSD 16,000. All participants agree that with such low incomes, they cannot satisfy even their basic needs. All except for one participant estimate that their households have less food than needed, and they are often times placed in a situation where they have to choose between food and medicine.

What can you do with RSD 20,000, pay utility bills, and whatever's left goes to food. Where is firewood, for those who use this medium to heat their homes, what about clothing? What if you get sick, how can you afford medicine? (man, Užice)

What the centre gives you - you don't know whether to laugh or to cry, you don't know what to do with it - to pay for electricity, water or other utilities. You can't buy food or medicine or anything else. (man, Užice)

You can't make ends meet with the amount of money we receive. I couldn't pay for my small flat, I was fired, and the RSD 10,000 that I get isn't enough for me to set aside to pay for a EUR 60 or EUR 70 room. I've gone hungry more than once, but no one has ever known that - none of my friends and none of my colleagues, no one. I don't beg, I don't ask for anything. (woman, Užice)

I am married, both my wife and I have category I disabilities, she's mentally unstable, with schizophrenia, I suffer from diabetes, I've had multiple strokes. We live off of RSD 14,000 of which we pay RSD 5,500-6,000 for medication, depending on the month and pharmacy. What should we do with RSD 8,000? (man, Niš)

I'm putting my son, who suffers from visual impairment, through school. I come to his school, pick him up and buy him a RSD 30, empty croissant to eat. I drop him off and I pick him up. I'm hungry, but I buy him something to eat; and my daughter cannot go without her medication. (woman, Niš)

I have a wife and a daughter in sixth grade. My wife is ill, I am too. We can't live off of just RSD 20,000. This is what we're currently bringing in, I'll be working for one more month, then there won't be any more work until the spring. What am I to do until the spring? Should I go and beg in the streets? Is that it? I don't have any other choice. (man, Užice)

In addition to low social benefits, some participants face a three-month interruption in receiving financial social assistance, leaving them without any income. Beneficiaries who are posted by the CSW to community work have a similar problem.¹¹ In the months when there is no work, their social benefits are significantly reduced.

During these ten months we look to pay our electricity bills and during these three months, when the worst of winter is here, when there is no firewood, we freeze, and once we use up all of that electricity, they come and cut off our electricity, we then sit in the dark, hungry. I'm a war veteran, I lost my health to the state, and the state has given me nothing in return. (man, Zaječar)

I work in the private sector, but not really the private sector, rather, through the Centre for social work, through the municipality, seasonal work. When the winter season comes, snow falls and I am left without work. (man, Užice)

¹¹ The Constitutional Court, via Decision in case No. IUz-332/2015 (RS Official Gazette No. 117/2022), annulled provision 3 of Article 80 of the Law on Welfare, which states that the Centre for Social Work may conclude an Agreement with the beneficiary of material support on actively overcoming their unfavourable social situation, which contains the beneficiary's activities and obligations, as well as the possibility of reducing and terminating the right to material support in case of the unjustified failure to fulfil the obligations of the Agreement.

When I work through the centre, I receive RSD 20,000. The work we perform over the summer is all we have, as long as the season lasts. When winter comes, then it's a problem. As long as they need workers its ok, but when they don't, we then receive RSD 3,000-4,000 from the centre, and you can't live three months on RSD 4,000. I can't afford to pay my electricity bill, my water bill, let alone buy food. (man, Užice)

Human Assets

For most participants, an obstacle to finding a job in the formal economy is lack of a qualification, since five of them have not completed primary school, and 12 have completed primary school. Six participants who lost their jobs during the transition period due to company bankruptcy or because they were declared redundant, now face discrimination due to their age.

The National Employment Service has 10,000 unemployed people registered, this includes youths, why would they hire me at the age of 60 or you at 65 when they can hire someone who's 20 and 25. When we go there, they'll say to us, that we're not suitable for any kind of work. (man, Užice)

I ask for work, the first thing they ask me is how old I am, I say, 60 - well, you're old. I ask for a pension, the first thing they ask me is how old I am, I say, 60 - well, you're young. Where should I go now, to the Centre for social work? (woman, Zaječar)

No, they didn't used to look at us this way, now, when you're old this really is a problem. (woman, Užice)

Most participants have health issues which is why they cannot work and earn a living. Some, due to their own illness or the fact that they are caring for members of their own families, cannot make a living even in the informal economy.

I have been unable to use my left hand since the summer, because I had a stroke. I have to quickly find something to do to earn a living, but I can't, I'm not really able to work. I can work under cold conditions, but not in the sun, my blood pressure goes up as soon as I spend time in the heat. (man, Užice)

I have three kids, I have a son with special needs. My husband has had two heart attacks, I've had four separate operations. We used to pick sour cherries, dandelions, elderberry, in order to send our children to school. (woman, Niš)

I have never gone to seek out (help from others, author's note) when I could earn a living on my own, but now I can't work any longer and I have paperwork confirming how ill I am. (woman, Užice)

I used to work, now I can't. Not even in the private sector. When I asked for work, no one would give it to me, they would say that I don't have any education, you can't even clean toilets. Well, now I'm ill and I can't work any longer, because I have all kinds of illnesses. (woman, Užice)

While our health was better, we would go and pick sour cherries, sell them, earn a living, survive. Now that our health has failed us, we can't do this any longer. (woman, Niš)

I don't work, I was employed 'under the table' for a while, I used to clean buildings, but my children have asthma and we never know when one of them will suffer from an attack and I have to be with them. (woman, Zaječar)

My mother is 93 years old, but I have to be with her 24 hours a day, both the psychologist and the psychiatrist told me that if something happens to her, I will be held accountable. I would like to hire someone to take care of her for RSD 25,000 a month, and for me to work somewhere. But I can't because together we bring in RSD 20,000, this including her social benefits and disability-related financial support. (man, Užice)

Public Assets

Due to health issues, most participants use health care services. There is dissatisfaction with the health care system. The main reasons being long waiting times for check-ups and diagnostic procedures, then, expensive medication. Half of the participants' health care needs have not been met, while the other half's health care needs have been partially met.

If I had kept track of the days and months and years I spend going to doctor's offices, hospitals, I would have earned years of service and a pension. And me with my kinds and my husband, for us, going out means going to the health care centre, the hospital. (woman, Niš)

Health care - zero/nothing. Like, Corona is the reason. It was different before, now it's catastrophic. How rude they are. (woman, Užice)

I have a health care card, but there are no more doctors, they've all gone to work in the private sector, our GP opened his own practice, so we need to pay in order to have our child treated. (woman, Zaječar)

Only people with money, those people can get everything done. It really is a catastrophe. And I won't even mention the doctors. I have an appoint to get an MRI done next year in June. I'm 33 years old, for me to have to wait that long, is totally unreasonable. (woman, Niš)

I'm sickly. You have to pay for everything out of your own pocket where the doctors are concerned, even when you get a prescription. You have to pay for everything, and what's left for living, to take a rope to hang yourself with, that's all. (man, Užice)

My father's pension is RSD 13,000, what can I do with that? I can buy medicine for the both of us, RSD 5,000 to RSD 6,000 is the cost of our medication. (woman, Niš)

Most participants from Užice and Zaječar are users of the soup kitchens. Compared to previous years, there has been a noticeable reduction in the amount of assistance they receive, both in terms of food and hygiene products. The participants believe that it would be more convenient for them to get groceries and prepare food themselves. One of the reasons of which is to avoid stigma.

They don't have anything either (Red Cross, author's note), we used to receive assistance from them on Saturdays too, now there's nothing. We used to get cooking oil, detergent and hygiene products from the Red Cross, everything they had while their warehouse was stocked, they would give, but now their stocks are gone, how can they give us anything when they have nothing left to give? There are a lot of us who use the soup kitchens, there are two (kitchens, author's note), there are many of us, I don't know how they manage to deal with all of us. (woman, Zaječar)

When the kids come home from school, they need to eat. You go there with a bucket, wait in line for bread and a meal, it's very painful. (man, Zaječar)

For those of us in Kotlujevac, the food is rationed out to us in the middle of the street. Good God, this is such an embarrassment for the town, an embarrassment for the entire human race, for humanity; in the middle of the street. (woman, Zaječar)

We get bread and a cooked meal. Our town needs to provide us with beans, flour, they should give these ingredients to me, we'll then be able to bake our own bread. But no, they give us something to eat from Monday to Friday, but what about Saturday and Sunday? (woman, Zaječar)

In three of the local self-governments, the participants' experience with public transportation varies. In the town of Zaječar, there is free transportation for the entire population and the participants are satisfied. In Užice, FSA recipients who live in the country receive a monthly pass from the Red Cross, but this doesn't apply to transportation in town. Participants who live in the country surrounding Niš are dissatisfied with transportation because of the high cost of tickets and the fact that there are not enough departures. The inability to afford public transportation results in the inability to exercise the right to an education.

A ticket to Niš costs RSD 600, to Merošine, the cost is RSD 270. The buses run three times a day, and not at all on Saturdays and Sundays. (woman, Niš)

There are parents who have taken their children out of school because their social benefits equal RSD 12,000 and they need to feed a family of four from that. They would need RSD 10,000 and more per month to pay for transportation and she took her child out of school. (participant, Niš)

Although most of the participants are unemployed, a very small number use the services provided by the National Employment Service, while at the same time expressing dissatisfaction.

I was registered with the unemployment office for over 20 years, they never once called me for a job that would utilise my qualification in the electrotechnical profession. (man, Niš)

As far as the unemployment office themselves is concerned, also nothing, all they care about is whether we're registered with them or not so that we can receive some sort of material benefit. Now they're saying their hiring, now they want to hire me, at the age of 45, where have they been since 1995, since I registered with the office? To this day, they have never found employment for me. If we leave or forget to contact them, they take us off the registration list and take away our material benefits because we didn't check in. (woman, Zaječar)

Social Assets

All participants have a low level of social assets. Connections have been identified within the immediate and extended family and if the participants receive support and help from someone, it is exclusively family members (children and parents). If they do not have family members, the only support they receive is from NGOs or centre for social work. Only one participant mentioned female friends as people she can rely on, while the others feel that their friends have turned their backs on them because of their circumstances. The recent loss of a spouse has an impact not only on reducing social assets but also on the loss of financial assets.

The only source of support that I have is the Women's Centre in Užice and the CSW, just them, my entire family is in Bosnia and Herzegovina. There's nothing I can do, I can't see them or even talk to them. (woman, Užice)

I can rely on the CSW only. I have no one, I lost my sister, I lost my father, I lost my mother, I live alone. The Centre, that's it. (man, Užice)

I have friends and extended family, when you have money, but this way, no. (man, Užice)

I lived with my husband until recently, but he passed away, so we are still under the stress of his passing. By the way, I don't work. He worked, he worked a number of jobs, and we received some social assistance, but not anymore. (woman, Niš)

My husband was the breadwinner, he died at the start of the pandemic. I don't know if I should go into the details of everything that happened or not, I was left alone with an underage child, with no job. We received a family pension in the amount of RSD 12,000. (woman, Niš)

Housing

In terms of housing, most participants live in flats/houses owned by their families, four are renters, two are in social housing, and one is homeless. Housing conditions are assessed as unsatisfactory by almost half of the participants, while the rest are satisfied.

Livelihood Strategies

The dominant life strategy of FSA recipients is survival, since they rely exclusively on social assistance, and due to scarce human, social and physical assets, they do not have the opportunity to overcome unfavourable life situations. When asked how their households make ends meet, the response is: very difficult (14) and difficult (11). They estimate that for a decent life their households would need two to seven times more money than they currently have. The estimation of the income needed for a the household to have a decent life ranges from RSD 20,000 to RSD 160,000, with as many as 19 participants considering that an income up to RSD 60,000 is sufficient for a decent life. The above can be explained by adapting to the unfavourable circumstances in which they live (poverty), which leads to an underestimation of the amount needed for a household to live a dignified life.¹²

Participants see the key obstacles to improving their household's standard of living in lack of money, lack of work, and illness. The participants estimate that in order to remove obstacles and improve the standard of living, their households need more financial assets in the first place. They indicate the connection between financial assets and other assets, primarily health.

Without money it isn't possible to buy firewood; you can't buy food, you can't pay for a flat, you can't pay your electricity bills. If you don't pay your electricity bill, they disconnect you, meaning you end up sitting in the dark. (woman, Zaječar)

If you have money, you can get treatment, if you don't, you can't. (woman, Niš)

Money is needed for everything, everything else is an illusion. Someone said, health is the most important thing, but health is bought at the market; food, and the farmer selling at the market won't give you anything without money, which means we continue going 'round and round this vicious circle. (man, Niš)

Compared to the previous year, the majority of participants estimate that they live worse and that their low standard of living has further deteriorated. The key reason for this is the increase in the cost of food, fuel and utility services.

Things are worse, things couldn't get any worse than they are in my life. I don't know what to say, everything is expensive, and getting more and more expensive. It's impossible to survive. (man, Užice)

No one has the money to buy firewood for us, neither the municipality, nor the centre, nor Red Cross, with the RSD 30,000 I receive every month, I receive material support and child allowances and I'm putting three kids through school, I have one child who has lost over 40% of his vision, I have a daughter, a son and a grandchild that I am putting through school. What should I spend my RSD 30,000 on first, on what? So, I take my handsaw in my hands, I go into the forest located behind me and I start cutting, and then I go to prison, and there at least, I will have time to get myself together (to calm down). (woman, Zaječar)

12 A phenomenon known as 'attenuation bias'. See Ravallion, M. (2012), Poor, or just feeling poor? On using subjective data in measuring poverty, World Bank Policy Research Paper No. 5968.

Institutions (at the national and local levels) and existing policies have the greatest impact on the living standards of the most vulnerable population groups. The low amount of social assistance, the property criteria that eliminate the right to social assistance for people without any income, the interruption of social assistance payments for those able to work without considering their health status, are just a few of the factors that the participants see as obstacles to improving their standard of living. Illustrative of this is the case of one participant (male, 56 years old, unemployed for the last 16 years) who, due to health issues (mental and physical) caused by the time he spent on the battlefield, went for a work ability assessment and received a 1st degree score, along with an explanation that he must not engage in any work that is physically demanding. According to the Law of social protection, he is able to work, regardless of the fact that his employment opportunities in non-manual labour are practically non-existent due to long-term unemployment.

Has the Minister who is in charge of social assistance ever taken pen to paper and written down all the things a man, who is a social case, as we all here are, needs? Not a chance. All they do is make calculations according to some coefficient and these calculations have nothing to do with reality. The person making the calculations doesn't know how to calculate in the first place. But this person has calculated, for example, that RSD 20,000 is enough for a specific social case, so why not give that money then? Instead, they give RSD 9,000. How will this person live off of RSD 9,000 and where has the other RSD 11,000 gone? (man, Niš)

We all really end up depending on the NGOs that subsidise their projects somehow, but this isn't a solution. Things are clear in the West, once you are classified as having social status (a being a social case), you are exempt from paying for electricity, heating, and rent. You get a specified amount in benefits that allow you to survive somehow. Here, what? You get something for nine months, an amount that is below any decent amount needed to live and then for six months, nothing. (man, Niš)

The participants believe that the state and its institutions should make changes to the law that will provide the socially disadvantaged with a larger amount of assistance, provide free health care, stop interruptions in the payment of social social assistance, and provide social housing for the homeless.

The only solution is to change the legislation which should start with these forums, meetings, all the way up to proposing the following to the Government – based on all of this, the Law on Health Insurance should be changed regarding social cases, the Law on Financial Benefits, for caring for.... (man, Niš)

To look out for any available space any houses/flats that are owned by the municipality. They don't even know what they own, and homeless people like me, there are many of us. (woman, Užice)

CONCLUSIONS AND RECOMMENDATIONS

Financial assets are key determinants in the strategies required to overcome life's difficulties. For beneficiaries of financial social assistance, life is a daily struggle on the front lines due to the fact that amounts of social assistance are so miniscule. As a result, these households cannot satisfy even the most basic of needs. However, two fifths of single mothers and the older persons, and one fifth of parents who live with their spouses have adopted household survival strategies. Scarce financial assets are accompanied by a low level of human assets (impaired health, unemployment) and social assets (focusing on family members who themselves lack sufficient assets). The remaining households apply a coping strategy in an attempt to get by. However, these estimate there is not much of a chance they will have it better in the future and are primarily assisted by the human assets they possess (additional work) and social assets (help from parents or children). According to the majority of participants, public assets fail to provide sufficient support to improve lifestyle, and this refers mainly to health care and lacking public services aimed at children, the disabled and the older persons.

Institutions, at the national and local levels, as well as existing policies, are considered to be most responsible for the living standards of the population. The low amount of social assistance, the property criteria that eliminate the right to social assistance for people without any form of income, the interruption of social assistance payments for those able to work, small child allowances, small pensions, incompetence of those employed in certain institutions, the absence of rule of law, are just a few of the factors that the participants see as obstacles to improving their standard of living.

Based on the findings of the research, and with the aim of eliminating the shortcomings of policies and the work of institutions at the national and local levels, the following recommendations were prescribed:

1. Eliminating property criteria when deciding on the right to social assistance and child allowances, given that there is a way of determining income derived from property.
2. Increasing the amount of financial social assistance such that it be set at a level adequate to the minimum amount of income which would allow for a decent life, and the ceasing of interruptions in the pay-out of social assistance to beneficiaries who are able bodied.
3. Improving the child allowance programme by increasing the income threshold and child allowances' amounts, so that they are able to meet children's needs.
4. Defining the term 'independent guardians' (parents who exercise parental rights independently) so that they can enjoy the same/similar rights as single parents.

5. Establishing an alimony fund in order to eliminate issues caused by non-payment or irregular payment of child support by one parent.
6. Improving the health care system in order to increase the availability and quality of services to those belonging to vulnerable groups.
7. Amending tax regulations by introducing tax-free thresholds for each dependent family member and by eliminating value added tax on children's clothing and school books.
8. Developing public services that suit the needs of the population (child care services, services for older persons, services of persons with disabilities) and increasing the financial transfers to local self-governments.
9. Developing social housing programmes in local communities in order to improve living conditions for all those who live in inadequate/unsafe conditions, including female family abuse victims.

APPENDIX

Table 2 Sociodemographic Characteristics of the Participants

	AGE			EDUCATION			EMPLOYMENT STATUS			
	24-40	41-50	51-60	primary	second-ary	tertiary	employee in the pub-lic sector	employee in the private sector	unem-ployed	other
MALE	1	5	1	1	3	3	3	4	-	-
FEMALE	2	9	6	3	7	7	3	2	9	3
TOTAL	3	14	7	4	10	10	6	6	9	3

Table 3 Household Structures According to No. of Members and Mo. Of Underage Children

NUMBER OF HOUSEHOLD MEMBERS	NUMBER OF UNDERAGE CHILDREN					TOTAL NUMBER OF HOUSEHOLDS
	1	2	3	4	5	
3	2					2
4		11	1			12
5		3	3			6
6		1		2		3
9					1	1
TOTAL	2	15	4	2	1	24

Table 4 Sociodemographic Characteristics of the Participants

	AGE				EDUCATION				LOCATION	
	56-64	65-70	71-80	81 and older	less than primary	primary	second-ary	tertiary	town	coun-tryside/ village
MALE	6	13	4	4	2	5	16	4	17	10
FEMALE	1	6	5		1	5	6		11	1
TOTAL	7	19	9	4	3	10	22	4	28	11

Table 5 Sociodemographic Characteristics of the Participants

	AGE				EDUCATION				EMPLOYMENT STATUS		
	33-49	50-59	60-69	70 and older	less than primary	primary	sec-ondary	tertiary	works 'under the table'	unem-ployed	other
MALE	2	4	4		1	4	3	2	0	6	3
FEMALE	5	7	3	1	4	8	3	1	1	13	2
TOTAL	7	11	7	1	5	12	6	3	1	19	5

Table 6 Household Structures According to No. of Members, No. of Children and Settlement Type

NUMBER OF HOUSEHOLD MEMBERS	NUMBER OF UNDERAGE CHILDREN							SETTLEMENT		TOTAL NUMBER OF HOUSEHOLDS
	no of children	1	2	3	5	7	8	town	countryside/village	
1	5							5	0	5
2	5	2						6	1	6
3	1	1	1					2	1	2
4	2	1	2					3	2	3
5	1	1						1	1	1
6				1	1			1	1	1
12						1		1	0	1
13							1	1	0	1
TOTAL	14	5	3	1	1	1	1	20	6	20

UN Refugee Agency (UNHCR)

Within the project and in accordance with the terms of reference and methodological framework, the United Nations Refugee Agency (UNHCR) conducted focus groups with refugees, asylum seekers, internally displaced persons and persons at risk of statelessness, several social groups that are among the most vulnerable.

Results of the Group Interviews

Refugees and asylum seekers

Internally displaced and
stateless persons



Refugees and asylum seekers

Sociodemographic Characteristics of the Participants and Household Structures

A total of six participants from Iran, Burundi, India and Ukraine took part in the focus group in Belgrade. One participant is in the age group of 19 to 29 years, two are in the age group of 29 to 39, one is in the age group of 40 to 47 years, and two are in the age group of 59 and above. Most of the participants have tertiary education (5), one has secondary education. Regarding work status, one person is retired and five are unemployed. Regarding the structure of households, the most numerous are households with four members and households with one member (2 of each), one household with two members, one with five members. Most of the participants (4) live in urban areas, and two in the countryside.

Financial resources

The participant who is retired stated a monthly income of 40,000 dinars, while the other participants have no income. Some indicated that they had family support or savings. All participants have difficulties making ends meet, with the following assessments: very difficult (2), with minor difficulties (4). Two households have less food than they need.

In order for their household to live better, all participants state that they need appropriate personal identification documents, access to bank accounts, as well as raising employers' awareness of employment opportunities for refugees and asylum seekers. In addition, they state that it is important that different institutions have the same level of information about the rights of refugees and asylum seekers in Serbia.

Human potential

All participants have qualifications, with one having a secondary education, and five having completed high education. The unemployed point out that job search training, vocational training, as well as overcoming language barriers and knowledge of the Serbian language are key to finding a job. They emphasize that the period for issuing work permits for refugees and asylum seekers should be shorter, as well as that it is important to raise the awareness of employers about the employment opportunities for refugees and asylum seekers. Most of them are willing to do jobs that require qualifications lower than those they possess.

One can find a job only through personal recommendation. (participant from Iran)

After I applied for asylum, it took as much as nine months to apply for a work permit. It is an extremely long period, I would like to have the opportunity to work and contribute earlier. (participant from Burundi)

Community Resources

The community services that most participants use are the services of health and educational institutions. Some also use a private psychological support service. Two participants state that they encountered difficulties when accessing different services because the officials of various state institutions do not have the same, appropriate level of knowledge about the rights of refugees and asylum seekers in Serbia.

The majority of participants assess the health care needs of themselves and their children as unsatisfied (2) and partially satisfied (1), while one considers them to be completely satisfied. Two did not use these services.

Health centers do not know what to do with refugees from Ukraine. Access to health services is very difficult or non-existent, reception services must be better. (participant from Ukraine)

Also, refugees and asylum seekers have difficulties opening bank accounts and accessing other services of financial institutions.

The bank accounts of me and my family have been closed. That's why we can't get financial aid and salary. (participant from Iran)

Participants are mostly satisfied with public transport. Two participants from Ukraine had difficulties in obtaining a monthly transport card. Some participants state that the transport is not suitable for people with disabilities.

Housing

Half of the participants live in collective accommodation, and half in private, as tenants. Housing conditions are assessed by five participants as satisfactory, and one as unsatisfactory.

I would like to move from the asylum center to private accommodation, however, I have difficulty finding an apartment to rent, due to the sudden increase in prices, and I have also encountered discrimination based on my ethnic origin. I know other refugees who could not rent an apartment because of discrimination. We are often asked who we are and why we are in Serbia. (participant from Burundi)

Life strategies

Participants who have income estimate that for a decent life their household's income should be at least twice as high as the funds they currently have at their disposal. The estimate of the necessary income for a decent household life ranges from 50,000 to 100,000 dinars.

All participants state that they can rely on family and friends in life. They say they receive legal, psychological and integration support from international and local organizations. Two participants state that they live worse compared to the previous year, and three of them say that they live better.

We live worse, because we have become refugees and are under stress due to war and insecurity. We used to be busy, now we are not. (participant from Ukraine)

We live better, because we speak the Serbian language better, we found safety in Serbia, received medical treatment, some of us even managed to get a job. (participant from Iran)

The participants see key obstacles to improving their household's standard of living in: inadequate personal identification documents, limited freedom of movement due to the impossibility of obtaining travel documents, a long wait for the possibility of obtaining a work permit (nine months for asylum seekers), a long asylum procedure.

Their lives are also made difficult by their situation – unexpected displacement, traumatic experiences and psychological retraumatization. They state that their lives are made better by staying legally in Serbia, learning and knowing the Serbian language and being able to rely on themselves.

Since most of the obstacles mentioned by the participants relate to the competence of the state and its institutions, the proposals for measures to improve the living standards of refugees and asylum seekers go in the direction of eliminating existing shortcomings:

- Provide refugees and asylum seekers in Serbia with biometric identification documents (including travel documents), in order to enhance their access to rights and services, as well as their integration in Republic of Serbia. As current personal IDs are not widely recognized, their current access to services is hindered.
- Enhance and/or facilitate unrestricted access to healthcare and social protection services for all refugees and asylum seekers in Serbia, including those with temporary protection, so to enhance their overall well-being and access to rights.
- Facilitate efficient and understandable procedures for accessing social protection and assistance to refugees and asylum seekers, in order to prevent their hesitation and/or exclusion from exercising these rights. The procedures are often cumbersome and slow, thus making them unwilling to try to access services.
- All relevant state institutions of Republic of Serbia, including those related to providing social protection and assistance, should have adequate knowledge and amount of information on the rights and obligations of refugees and asylum seekers in Serbia, as provided by domestic laws, and should act in line with the legislative.
- Forcibly displaced persons should be provided with seamless access to financial products and services, including opening bank accounts, in order to provide for their overall inclusion in Serbia.
- Refugees and asylum seekers should be supported by all relevant stakeholders in order to access the job market in Serbia, as employment is one of the most efficient ways to contribute to their inclusion. Period for issuing work permits to asylum seekers should be reduced, providing for their integration to commence at the inclusion phase.
- Efforts should be invested by all relevant stakeholders in order to provide a facts-based and objective narrative on forcibly displaced persons in the public, in order to reduce xenophobia and discrimination.



Internally displaced and stateless persons

Sociodemographic Characteristics of the Participants and Household Structures

A total of 5 participants, internally displaced persons from Kosovo and Metohija, participated in the focus group in Niš. One participant is in the age group of 29 to 39 years, three in the age group of 40 to 47 years, and one in the age group of 59 and above. Most of the participants have primary education (4), one secondary education.

In terms of employment status, three participants work in the grey economy, one is employed and one is unemployed. Regarding the structure of households, the most numerous are five-member and four-member households (2 each), and one household has two members. All participants live in urban areas.

Financial resources

A participant employed in the private sector stated a monthly income of 60,000 dinars, participants who occasionally work in the grey economy 35,000, 38,000 and 50,000 dinars. In addition, they are beneficiaries of financial social assistance. The unemployed participant stated a monthly income of 18,000 dinars.

My main source of income is cash social assistance. I wouldn't be able to support my family if my relatives from abroad didn't send me money from time to time.
(participant, Niš)

One participant stated that he lacks to address his housing needs, and the participant stated that she needs much more financial resources to be able to educate her children. All participants have difficulty making ends meet with the following assessments: very difficult (3), difficult (1) with minor difficulties (1). One household has less food than they need.

In order for their household to live better, all participants state that much higher incomes, i.e. better paid jobs, creation of new jobs are needed. Two participants said that it is necessary to increase social benefits for those who are unable to work.

It is necessary to increase the amount of child allowance so that my children can get an education and so that they do not differ from others in school.
(participant, Niš)

Human potential

The participants have qualifications, with one having a secondary education, and five having completed primary education. However, three participants said they did not have any job qualifications. Two participants said that the obtained qualifications helped them find a job, one managed to find a job in the profession. One participant believed that in order to find a better job it is necessary to be a member of the ruling political party.

Community Resources

All participants stated that they use the services of the health center, three participants added the employment service and the center for social work, one participant mentioned a school in addition to the health center. One participant said that certain health services (examinations, interventions) are not available to him, and he has been waiting for them for a long time. The other participants did not have an answer to this question.

The majority of participants assess the health care needs of themselves and their children as partially satisfied (3), while one of them considers them unsatisfied, and one fully satisfied.

All participants stated that they use public transport. Two participants said that it is necessary to introduce additional departures, and one participant said that monthly tickets are quite expensive (her son travels by bus to school). Other participants did not have any opinion.

Three participants believe that there are no differences between men and women in the use of services. One participant said that there are but did not state why, while one participant stated that there are differences.

It is much more difficult for women to obtain certain services because Roma women are additionally discriminated against. I was discriminated against by

an employee of the Center for Social Work, and I only needed a piece of information. (participant, Niš)

Housing

Two participants said they live in their own house, one in a rented house, one said he currently lives in his parents' house. Three participants stated that the housing conditions were unsatisfactory, and two stated that they were satisfactory.

Life strategies

Participants who have income estimate that for a decent life in their household, the income should be at least three times higher than the funds they currently have at their disposal.

The estimate of the necessary income for a decent household life ranges from 50,000 to 200,000 dinars. Two participants said that they are supported by their parents, both financially and in any other form of support, while the other participants stated that they have no one's support and that they manage on their own.

One participant said that he lives better compared to the previous year because he managed to get a job this year. Other participants said that they live worse, citing increasing prices and low income as reasons.

All participants indicated that they consider their household to be on the last three places on the "ladder" - two participants consider their household to be on the last rung, two on the penultimate, and one on the third rung viewed from the bottom of the ladder.

The key obstacles to improving the standard of their household are seen by the participants in the lack of jobs, low incomes, as well as low social benefits for those who are unable to work.

Since most of the mentioned obstacles relate to the jurisdiction of the state and its institutions, the proposals for measures that should improve the living standards of internally displaced persons and persons at risk of statelessness go in the direction of eliminating the existing shortcomings:

- Increase the coverage and improve the adequacy of social benefits, especially cash social assistance.
- Increase the scope and amount of material allowances for families with school-aged children, especially the amount of child allowance.
- Collect data on the capacities of local self-governments in terms of meeting the housing needs of the most vulnerable families and explore models of housing support that can be applied to specific groups of the most vulnerable citizens, including internally displaced persons, families with children, Roma women, etc.

- Create training and (re)qualification programs designed and adapted to the needs of vulnerable and socially disadvantaged citizens.
- Create measures (such as affirmative measures in education) to encourage the employment of Roma men and women, especially Roma who are internally displaced persons.
- Adjust the amount of the minimum wage to the real cost of living in accordance with the calculation of the living wage.
- Do not include income from seasonal work when calculating income in the process of exercising the right to cash social assistance.
- Conduct trainings on anti-discrimination regulations for employees in centers for social work.
- Enable the exercise of the right to free transportation for primary and secondary school students and students from vulnerable groups, including by providing more adequate information on how to exercise this right in local self-governments where such possibility is already provided for, and do not make the exercise of this right conditional on the registration of residence, so that internally displaced persons do not remain excluded.
- Improve the realization of the right to health care for vulnerable groups.