EUROSHIP

closing gaps in European social citizenship

Individual strategies to overcome shortcomings in Work-Life Balance: Evidence from life-course interviews in seven European countries

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i) to advance the knowledge base that underpins the formulation and implementation of relevant policies in Europe with the aim of exercising the EU social rights as an integral part of EU citizenship and promoting upward convergence, and
ii) to engage with relevant communities, stakeholders and practitioners in the research with a view to supporting social protection policies in Europe. Contributions to a dialogue about these results can be made through the project website (euroship-research.eu), or by following us on Twitter: @EUROSHIP_EU.

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Abstract

Work-Life Balance (WLB) policies, in conjunction with social protection measures and labour market regulations, are designed to help workers -especially women- to combine time spent in paid work with everything else they do (mostly, although not only, caring for their families). However, when considering low-paid workers who slip in and out of relative poverty, the effectiveness of WLB polices is often hindered by the dynamics of labour market deregulation, income inequality and material deprivation.

Drawing on life-course interviews in seven European countries (Estonia, Germany, Hungary, Italy, Norway, Spain and United Kingdom) which are part of the EUROSHIP project, our goal is to analyse the strategies that vulnerable workers have developed for overcoming WLB shortcomings and have the potential to constitute 'transformative resilience' practices. Using the capabilities approach, we aim to identify practices or turning points in people's lives which go beyond what Ruth Lister calls "getting by" in poverty, but instead promote change in unexpected ways (Westley et al. 2013). With this paper we aim to provide new knowledge on how a capabilities approach can inform WLB strategies and policies. While also generating a deeper understanding of the mechanisms that lead to cross-national differences regarding WLB conflicts for vulnerable groups.

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1. Introduction

Work Life Balance (WLB from now on) has become a key policy intervention field in contemporary welfare states. It is one of the key social policy domains that address New Social Risks and specifically effects whether young mothers are able to enter the workforce. Mainstream studies of WLB policies have mostly foreseen this balance in terms of welfare state support to dual-earner households (Crompton 2006) and, consequently, the effectiveness of WLB has often been analysed in relation to welfare states supporting the employment of mothers through services, flexible employment or parental leave schemes. In most scholarly work on comparative social policy, countries are ranked by the support they provide to a dual-earner family model, as opposed to a traditional male breadwinner model. In practical terms, this implies observing the degree to which women are allowed to continue to develop a professional career when they have children. In a similar vein, degrees of 'familism' capture the extent to which welfare states encourage -or discourage- traditional gender roles and family arrangements. This area of research has grown in importance and size internationally over the last three decades and has emphasised the extent to which women have traditionally shouldered the work involved on the family side of the WLB equation, the implications of this factor on their capacity to earn a living through participating in the labour market. Discussions on the value of care have also originated in large part from the understanding of this division between the so-called productive and reproductive spheres.

From the perspective of comparative welfare state studies, the most important claim has been the need to incorporate interactions between the state, the market and the family. The concept of defamilialisation, which is now broadly used in comparative welfare state studies, gives theoretical and analytical depth. On the one hand, explaining the role of social policy in intervening in women's dependence on the family, and on the other to the state's construction of family responsibilities and roles (Daly & León 2022: 24). There have been numerous attempts to measure degrees of familialisation/defamilialisation, these concepts relate to the state's capacity to redistribute the responsibility for and practice of care-related tasks and associated dependencies away from or to the family (Daly & León 2022: 24).

However, perhaps unintentionally, the adoption of the dual-earner family type as the object of WLB policy and studies has led to other 'non-standard' or 'atypical' living arrangements receiving far less

attention. WLB policies seem to disproportionally benefit dual earner households with average incomes and medium to high levels of education. While the interests and needs of poor households, who frequently do not conform to the ideal dual earner type have largely been neglected. This has three important implications:

Firstly, we still have limited knowledge about how work and family balance, or lack of it, is perceived and produced when people are exposed to different adverse life events and suffer different and overlapping forms of inequality. When we move away from the norm, our understanding of the interactions between different realms of life should be different. As Chung et al. (2021) acknowledge, what is needed is policy reform that considers the intersection of work and family from many diverse perspectives, especially marginalised ones. This implies a critical approach to how WLB is not just measured, but also conceptualised as a whole.

Secondly, the capacity of WLB policies to produce or reproduce inequalities due to designs that either explicitly or implicitly discriminate against particular living arrangements has also been overshadowed. For instance, there is growing empirical evidence that access to childcare and parental leave schemes are subject to strong Matthew Effects, i.e., that it is strongly biased towards families where both parents are in paid employment, have finished compulsory secondary education and are not migrants (León et al. 2022). This is obviously a problem since it reduces the redistributive capacity of such policies. In addition, the households which are not benefitting from public investment are also the households who are least likely to purchase equivalent services on the market.

Thirdly, this social bias in access to services and benefits is occurring in conjunction with labour market deregulation and increased flexibilization, putting specific groups of workers at greater risk. Newer forms of atypical employment and the expansion of low-paid service sectors might contribute to job growth, but levels of precariousness are so high that they hinder any WLB strategies that appear feasible. Even extremely well-intentioned WLB policies will never manage to reach these new categories of workers, such as those on zero-hours contracts, the bogus self-employed, or involuntary part-timers. Involuntary part-time work has become very common in many countries. Thus, questioning the potential of working-time policies to enable employees to choose the best working arrangements to reach optimal WLB (Nicolaisen et al. 2019). In the UK context, Warren (2015) has argued that the academic debate on WLB is dominated by the middle-class concerns about couples who work too many hours. However, WLB imbalance is commonly a phenomenon that goes hand in hand with underemployment and economic problems of the working class more generally. Warren

and Lyonette (2018) delve further into low-quality part-time jobs in the UK, bringing back Fagan's (1996) argument that people who work in these jobs have atypical and unpredictable working hours that are quite harmful to their WLB. Several contributions in the volume edited by Nicolaisen et al. (2019) have also put forward that in some national contexts, the involuntary element of some part-time jobs works against the alleged benefits of part-time from a WLB perspective. Smith (2021) has addressed the WLB of individuals in multiple low-paid part-time employment, showing that labour market trends generate exogenous shocks that damage working class/precarious workers' WLB, despite overall improvements in these policies.

Overall, the research needs to engage in a more systematic way of defining WLB outcomes as part of broader anti-poverty policies and strategies. At the same time, a WLB approach to studying poverty might also help elucidate the extent to which either traditional *ex post* social policies or more recent *ex ante* active labour market policies centred on employability can manage to substantially improve the living conditions and prospects of the most vulnerable people in society.

The capabilities approach (CA) offers a more sophisticated lens through which we can observe the interactions between individual circumstances, availability of specific policies and structural constraints at a broader macro level. WLB is not just a set of available policies: at a micro level, it reflects the capacity individuals have to make choices related to different and potentially conflicting realms of life. Given that people have differing access to capability inputs, some people will need additional tools to potentially transform these capabilities into real life changes. The key point, as expressed by Nussbaum (2000:114), is to understand that disadvantaged people are influenced by "habit fear, low expectations, and unjust background conditions (which) deform (their) choices and even their wishes for their own lives". In the capability to work, for instance, the CA framework facilitates a broader and more complex understanding of employment, one that goes beyond market-related values, and includes human-related values such as the impact made on a person's physical and mental health, as well as their personal life (Zimmermann, 2014).

In this paper we use life-course interviews to look for evidence on individual strategies which have the potential to constitute "transformative resilience" practices that can overcome shortcomings in work-life balance. We also look at how individuals experience multiple constraints that trap them in vulnerable situations that hinder their capacity for agency. Social resilience includes the capacities of individual citizens and households to cope with, adapt to, and/or transform

(improve) their opportunities for participation in the face of social challenges. Keck and Sakdapolrak (2013: 5) have distinguished between three defining capacities of social resilience:

• Coping capacities –the ability of social actors to cope with and overcome adversities.

• Adaptive capacities – the ability to learn from past experiences and adjust to future challenges in their everyday lives.

• Transformative capacities – the ability to craft institutions that foster individual welfare and sustainable societal robustness towards future crises.

For the authors, coping capacities have a short-term perspective and are aimed at overcoming immediate threats to one's standard of living, using means that are available immediately. Coping implies actions taken by actors to handle social risks. In other words, these are practices aimed at what Ruth Lister (2006: 130) calls "getting by" in poverty, such as finding alternative income sources or reducing consumption. By contrast, adaptive capacities imply a longer-term perspective. They presuppose that people are reflexive and able to learn from past experiences. Such measures are more proactive and preventive, leading people to anticipate future risks and adjust accordingly. Finally, transformative capacities encompass an individual's capacities to participate in decision-making processes. They influence public policies in order to enhance people's standard of living and their opportunities for participation in the face of present or future risks. To be clear our analyses focus on a long-term perspective of how to achieve social resilience. According to Westley et al. (2013), fostering transformative resilience requires focusing on an actor's ability to promote change in unexpected and negotiable ways and not only along pre-determined trajectories established by an 'unavoidable' set of rules. Two important concepts here are 'shocks' (unexpected events that have negative impacts on the person's life and that potentially exposes them to strains) and 'stress' (a long-term negative situation with the potential to deepen the vulnerability of actors). To the extent that the capacity to deal with these shocks and stresses will determine one's resilience capacities, both concepts will be included in our qualitative analysis of interviews as explained in the next section.

2. Methods: description of life-course interviews

The aim of the project is to use a capabilities approach with an intersectional perspective to study the role that social policies might play, not just in protecting the most vulnerable citizens from poverty and social exclusion, but also in helping them find a way out.

In this paper we use material from the 210 life-course interviews undertaken in the seven European countries that participate in EUROSHIP. The aim is to analyse the work-life balance strategies of people with care responsibilities who live in complex situations of vulnerability. All the interviewees have experienced or are currently experiencing economic hardship. Each interviewee is identified by a unique pseudonym, which will be reported in the text to identify their interviews.

The interview guide reconstructs the key moments in the life of the interviewees, focusing on their education and family backgrounds, their labour market trajectories, their work-life balance, their regular daily activities, their experience with long-term care, their income sources, the formal or informal forms of support they might have received throughout their lives, what they are most proud of, the best periods in their lives and the best moments they have had in their past weeks. Interviews have been transcribed verbatim in the language they were performed and then an extended summary in English has been provided with a translation of the most relevant verbatim extracts. All EUROSHIP partners used a common template to ensure comparability between life stories.

The 210 interview summaries, the country interviews reports, and long translated extracts from at least six full interviews per country have been analysed following a grounded theory approach (Glaser and Strauss, 1960), with a mixed inductive and deductive strategy. Both manual methods and content analysis software (Atlas-ti) were used to code, recode and generate themes. Atlas-ti was used with 54 selected interviews (18 young people and 36 adults), based on the emergence of WLB as a salient issue in their life courses. Deductive codes have been directly derived from the original conceptual framework of the EUROSHIP project (Halvorsen et al. 2021), and they include codes such as: “adapting”, “coping” and “transforming” resilience. Inductive codes have emerged from the in-depth analysis of the interviews and include codes such as “being a single parent”, “providing for children”, “WLB beyond childcare and work”.

3. Descriptive analysis

The accounts given by the people we have interviewed report significant challenges in terms of employment and WLB, to which they have been able to respond to only partially with their resilient capacity.

In several cases, the economic hardships they experience are due to long-term stressful situations such as precarious integration into the labour market, only being able to obtain low-income jobs, or

incapacity to access affordable housing. All these factors can have eviction or homelessness as an outcome.

> *"I literally had times when I had no money in my purse… it was a really difficult time; you're thinking, you're working full time in a reasonable paid job and you're still on the bread line".* [Susan, adult in UK]
>
> *"I want to move to a different house, of course, but to tell you frankly, they see that we are Gypsies, with a child and a baby and they won't rent to us, no one will. And they ask for three to four months of rent in advance: we cannot afford that".* [Mrs Bolgár, adult in HU]

Their stories also report examples of intergenerational transmission of poverty, in which coming from a working-class or migrant background acts as a barrier to accessing higher education or developing long-term strategies. The vulnerability suffered by their family of origin exposed them to an immediate descent into poverty if a negative event happened: the loss of a parent when they were very young, for example.

> *"When my father died, my mother told me if you want to eat, go find a job".* [Sveta, adult in EE]

The burden of the economic hardship they suffer in their adult lives also gives them significant exposure to vulnerability, reducing their capacity for resilience in the event of a shock. Many of the individuals interviewed reported increasing difficulties in making ends meet or in finding a satisfactory work-life balance, as well as an incapacity to confront external shocks such as the 2008 economic crisis, the COVID-19 pandemic, or the more recent cost of living crisis. Having two adults together in a family helps make ends meet, so, after a separation or a divorce, the struggle to provide adequate economic resources for taking care of a dependent child becomes even more difficult.

> *"When the mother of my child walked away, life took a downward spiral".* [Jim, adult in UK]
>
> *"I had a big nervous breakdown, my daughter didn't understand, she was 18 years old. I told her everything* [about father's having an extramarital affair]*, she reacted very badly towards her father and kicked him out of the house. He left and I got sicker and sicker, until I had a terrible nervous breakdown: I really lost my mind. I had not said anything to anyone, my daughter called my parents, and they helped, I was hospitalized for a week in psychiatric ward. […] For a couple of years, it was very hard, psychologists, psychiatrists, medicines... They helped me recover from that terrible bout of depression, until things got better and better."* [Monia, adult in IT]

"*You put the kids first and you go without, basically. There were times... my mum and dad never knew this, but there were times when I didn't have dinner, or you'd eat what they left, and that's* horrible*. But I suppose, being* proud*, I didn't want people to know*". [Lisa, adult in UK]

"...if it weren't for my parents, I would probably just starve to death with my child". [Katja, adult in EE]

However, it is not only negative events that might determine a shock in the lives of the interviewees. Especially for women, early marriages or pregnancy imply a high likelihood of dropping out of school, putting a burden on their capacity to be economically independent of their partner in the future, or having secure access to the labour market. Early school dropout or early detachment from work usually have long-lasting consequences.

"I didn't go any further [with school], I wanted to become a sports teacher, I loved [sports], I played eight years of women's soccer, but there was no money, everywhere you have to pay for university, so I made the mistake of my life, and I didn't go to university, and I got married". [Grazia, adult in IT]

"I unfortunately only finished the first eight grades of primary school. I was planning to study further, but then my first child came, so I could not. Otherwise, I would have gone to study to become a seamstress, or retail personnel, or anything really". [Mrs Bolgár, adult in HU]

The presence of children in the household usually constitutes an additional source of stress for families who are already in a vulnerable situation. The birth of a child often implies the mother's withdrawal from paid work or a significant reduction in her working hours. But for lone parents, the situation is even worse. Finding a satisfactory work-life balance becomes very difficult for people working long hours in low-income jobs and with no help from a partner. The primary network sometimes offers a small measure of relief for single parents, but this is not available to everyone:

"When my mother came here, she did everything herself, she did a lot, she made sure we didn't lack for anything. Even in Honduras she was always working, and we stayed by ourselves. And even here she always worked all day, and we stayed by ourselves. When we got here, there was no work at all, and she worked at weekends too. She would go to an old person's place overnight [as a carer], and she would take us there too, poor woman". [Sebastian, young person in IT]

"Something always happens. And then, then I have to rush off. Either to the emergency room or to the school, there's always something. [...] I don't know if any workplace anywhere would tolerate this. I think that a woman, I think

that a mother can only work if she has help. Either a babysitter, or a grandparent, a husband, or I don't know". [Kamila, adult in HU]

Parental leave and child benefit are only available to help families on top of their paid employment in the most supportive welfare systems (Norway and Germany in our country cases). Childcare is often unaffordable or unavailable in most countries and thus, the only solution is for one of the parents (usually the mother) to stay home with the child or to work fewer hours.

"I'm working to give someone else money to be with my children; it's a no-win situation: you're trying to improve yourself and your children but you're missing out on things. You're paying someone to get the pleasure of being with your children; it's like, why am I doing this? […] I've found that when I worked, what I am earning is going back to pay childcare, so I've never been any better off …I was getting money in one hand and it was going straight out of the other… I paid out over £100 a week for breakfast club… that's a lot of money… it's based at school… that's a bit ridiculous really". [Rachel, adult in UK]

In trying to organise their work and family lives, in most cases, families reproduce traditional gendered roles. Even in the cases when fathers are involved in day-to-day care, this most often refers to spending free time with their children – while leaving the core household duties to their female partner. However, there are couples that share care obligations, although this happens in a minority of cases, and is partly because the family needs both incomes, but also partly because fathers want to be involved in childcare. Flexible working arrangements, including shift work, are common WLB strategies in two-parent households.

"I go back in a month when the baby is eight months old. I wanted to send him to a nursery, but with Covid, I don't know. So, between now and a year, things will change. I can leave him with my partner, or even a friend. I will go back to work with breastfeeding permits, because my partner works nights and so we organize it between us". [Dina, adult in IT]

Of course, the situation that causes the most vulnerability occurs when mothers must devote all their time to caring for children, since this might hinder their capacity to earn a living in the future. In many cases, women feel forced by circumstance to accept the part-time jobs they are offered – despite often trapping themselves in sectors with low-paid jobs and bad working conditions (e.g. retail, hotel work, cleaning) that do not always match their skills or previous work experience. Still, despite such

hardships, for some of the interviewees, especially ones that come from migrant backgrounds, 'any' job is better than 'no job'.

> *"Any job is fine with me. Before, in Albania, I worked long hours... but here it's different; there, everything was closer. Now I can't work on Saturday and Sunday. I want a job from Monday to Friday when the children are at school […] When I was working, I was doing well. When I didn't have a job and I was a housewife, it was very hard. I would get up early in the morning and have another life, take the kids to day care, work, pick them up and life went on, I'm not just saying because of the money, I'm saying because of the lifestyle I had".* [Sandra, adult in IT]
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> *"I already had my four children here, so I had to look for a job with a more reasonable schedule* […] *Thanks to the work in the restaurant, I could drop them off (at school) and pick them up... but the work in the restaurant was harder than sanding in the carpentry, but I liked it because of the schedule".* [Marta, adult in ES]
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> *"There's no point in going out to work and then paying somebody else to look after your child. I hate this kind of thinking. She is my responsibility plus I didn't want to risk it: now and then you hear about the horror stories from different creches or playgroups or childminders. I took part time jobs in the retail industry because it was the only thing that accommodates family life with professional life."* [Anisa, adult in UK]

Many of the women we interviewed regret having left paid employment to take care of their children because eventually re-entering the job market was so difficult. And if they separate from their partner, the risk of poverty is acute, and only partially alleviated by anti-poverty policies.

> *"I just needed those courses in order to combine work and study. That is, just to study, go to school and sit at a desk, this is for me, you understand, that is [not possible],* […] *because the children need to be fed. I just can't afford to just sit at a desk".* [Katja, adult in EE]
>
> *"Before I was looking for a job, but with peace of mind, but now as a divorced and unemployed person, and now the older girls have so many expenses... now I really need a job."* [Monia, adult in IT]

For almost all parents, raising their children has meant periods of greater or lesser stress and anxiety, to the point that very few mothers said they had time for any other non-employment non-caring personal interests and activities. At the same time, many mothers underlined the satisfaction and self-esteem that having children has given them. Separation and shared custody are seen as an opportunity for some mothers, who can finally enjoy some time for themselves.

"Work-life balance – figuring it out, that is my life. Finding that balance is what my life is about. There is no way for me to go to the theatre or cinema in the evening by myself. That's it. I live my life for three people". [Annika, adult in EE]

"I mostly work Monday-Saturday, then after work I come to town and cook and clean for my stepchildren here, then go home and get up again at 4-5-am to go to work. My Sundays are spent visiting my own children in the village where they live, and I help them with the household there. I also help my late husband's mother, she is like my own mother to me. She is 62 and has cancer". [Eszter, adult in HU]

"There were times when I could carve out some space for myself, other years when I always had to take the baby with me everywhere, but now that I'm separated, I have free weekends, so that's the good thing". [Laura, adult in IT]

4. Capacity for 'social resilience'

Social resilience is a concept that focuses on the capacity of individuals and social groups to overcome stressful circumstances or sudden events that might prevent them living a life they value (Halvorsen et al. 2021). In this article, we apply an analytical framework derived from Keck and Sakdapolrak (2013), also adding "resignation" as a fourth category to their typology. This category emerged inductively from our own analysis of life-course interviews. Below, as a tentative first step, we give short summaries of life-course stories that might represent examples of these different social resilience categories.

4.1 Temporary resignation, the stories of Feri and José

Feri is a young man of Arab origin that lives in the outskirts of Budapest (Hungary). He was raised by a single mother and became a 'troubled' teenager. He dropped out of school at an early age and since then, he has been trapped in a series of precarious and low-income jobs interspersed with spells of unemployment and irregular work.

Although he is already in his late 20s, he has not been able to become economically independent, and lives with his mother in social housing. He feels ashamed for not being able to provide for himself and, although he would have liked to form a family, he seems to have resigned himself to not achieving any long-term goals. He says that he will not have any children, since you need to provide sound emotional and economic security to become a good father. He is now convinced that he will never have good prospects because of bad decisions he has taken in the past. In the short term, he

mainly shows a “resigned” attitude, and he spends most of his free time with three dogs he has adopted.

José, a 47-year-old Spanish man, has been unemployed since 2017. He lived with his mother from 2005 until she died in May 2021. In 2017, his mother fell and broke her hip. He became her main carer. This constrained his employment and training opportunities, but he claims that he did not obtain any support from social services. After a period spent actively looking for jobs, José was beginning to despair, and became increasingly hopeless about the future.

> *“I did not know about that possibility. It did not occur to me that I could ask social services for help, and no one in the hospital told us that possibility even existed”.*
>
> *“After 2017, it was very difficult, I tried to find work, but I just could do little things; it is very difficult, I was actively looking for a job, I’m keen, every day, I looked at websites, I make phone calls, I go here, there, everywhere… I keep sending CVs, for this and that, but I don't know, whether it’s my age [48], or whatever, damn, there are many things that are fucked, because in the end you say damn, you’re useless, or what the hell…. of course, and the days and months go by, and everything takes its toll. And you have no income”.*

4.2 Coping, with some transformative elements? Esme’s story

Esme is an adult woman living in Barcelona, who suffers from a degenerative spine problem. She got married, and had a daughter at the age of 29, who is now 16 years old. She has only completed elementary education. Before having her daughter, she had moved between temporary jobs in cleaning services and various spells of unemployment. Up until her daughter turned four, she did not take any paid employment. After that, she went back to working in similarly precarious and low-paid jobs. She also started a small handicraft shop with which she earned a little money, but it was barely enough to pay the rent.

She divorced in 2014 and since then has lived on her own income in a rented flat. Since the divorce, she has shared joint custody of her child. In 2018 her condition worsened and since then she has not been able to work. To make ends meet, she supplements the income benefit she receives (unemployment and disability allowance) with informal jobs and the financial support that she receives from her ex-partner when she finds herself in dire straits. She sublets two rooms in her flat,

but fears that she will not be able to pay the rent for much longer. If that eventuality comes to pass, this will leave her without a place where her daughter can stay with her. She is applying for social housing, but she does not know how long the application process will take.

Esme's income comes from various informal activities: altering clothing for friends and neighbours, selling some of her crafts and decorative arrangements for celebrations, and taking care of an elderly woman a couple of times a week. These small jobs, along with subletting two rooms to young students in the flat she rents and the welfare benefit she receives from a local income support programme help her maintain an adequate standard of living. However, the sum of all her sources of income still does not take her out of relative poverty. This uncertainty often leads her to feel anxious about how to make ends meet. Although, Esme's active pursuit of different incomes and activities suggests that small improvements in each of these areas could result in a much more secure and autonomous situation for her.

4.3 Adapting, after a transformative choice? – Dirk's story

Dirk is an adult man, living in Germany. He used to be a professional truck driver and he had good working conditions and good salary. Unfortunately, part of the job meant long working hours and long stays away from his family. This was hard for him and his wife, especially once they decided to form a family in the city they still live in.

He decided to leave his truck driving job, and found employment in a call-centre, together with his wife. The new job offered a flexible schedule, but lower pay. Dirk and his wife value the working times offered, that have given them the chance to combine work and family life. They both work six hour days and are able to fulfil care responsibilities and enjoy family life. When their child was born, they shared parenting on equal terms, although they had to change their lifestyle to spend less and adapt to their lower income. Since their child was born, the family has only taken a holiday once. Dirk and his wife work different shifts to meet their childcare responsibilities. Their main ambition is for Dirk to pass the exam to get into university. So he can study to become a pre-school teacher. The household chores are also shared equally, with Dirk responsible for some cleaning, cooking, and repairs, as well as any interaction with public authorities and administration.

4.4 Transforming – The stories of Kertu and Teresa

Kertu, a 33-year-old Estonian single mother of two sons, one of whom has ADHD, explained how she escaped a violent relationship, and with family support, progressively improved her situation. After an episode of domestic violence, she left her husband. The period that followed was very difficult for Kertu. She had to shore up her self-confidence, re-establish a connection with herself and rebuild her life as a mother of two sons. She worked very hard, accepted financial help from her parents, and emotional support from some good friends. She says that her psychologist helped her a lot and although it took a while, she is now in a much better place. She comes across as a positive and energetic young woman:

> "*And at that time* [episode of domestic violence], *I also had a salary, but it wasn't such a good salary. But my mother and my aunt were very helpful, they were able to support us financially, so that, well, because I live in a rented apartment and, and, well, in the sense that the phone bill, television, internet and kindergarten expenses and all that stuff. Well, the burden was so great that I couldn't manage it alone, so to speak. But it was my task to try to find a job with a better salary, which I did, and then it got better, and now there are far less situations where I have to turn to my family members to ask for financial help".*

While she was working in a supermarket, Kertu saw the sales representatives every day. She thought their job was more exciting than hers. One day she asked a sales representative if her company had any job openings. The representative told her they did have openings. So, she applied and was offered a position straight away. She is very happy with her decision to be ambitious and look for better employment opportunities.

> *And, and with this job as a sales representative, well, it actually started so that I, when my second child went to kindergarten, I needed to find some kind of job. And then, well, nobody took me seriously. I was completely losing any hope, until I thought that I had to start somewhere, and then I started in a supermarket, doing a completely normal job, as a cashier and shelf-stacker. And I was in that store for eight months, until I just asked one of the sales representatives in the shop if her company was looking for new sales reps, because I just really like this kind of work where you move around and that requires a lot of communication. And then she said yes, that they are looking for new people, and asked*

me to send me CV to this address. And then I was contacted and that's how it started. So if you don't take charge and try to do something yourself, then nothing will change.

Teresa, a young, separated mother with two young daughters (aged six and seven), has been drifting between unemployment and low-paid temporary jobs over the last ten years. Thankfully, she is receiving substantial support from her mother and her grandmother. Her grandmother provides her with free accommodation. While both her grandmother and mother provide crucial support via childminding while she is at work, before her daughters were of age to attend school.

"I met the father of my daughter and got pregnant at 19; I was working as a waitress … since I had no contract, I had no rights, and they (employer, family bar owners) did not give me anything".

She decided to have the baby, but she had some doubts,

"the decision was difficult, because it is true that I really like children, and I knew that I wanted to have children, but not in that way. But I spoke with my mother and with my grandmother too, my grandmother is strong, someone who really supports me, and I said to myself, let's see if you can be personally responsible; I have to take care of myself, I have to be responsible now to make a convincing decision that I will not regret later. And well, well, I decided, I decided to go ahead, and I wasn't afraid, well, I was afraid of not being up to the task".

"At some point, I could not afford the rent, I had no money and no help for childcare, I was earning the minimum wage; it was not enough, he (partner) did not help me at all [no income, no care] with the little girls, everything was becoming more and more difficult, so I decided to move in with my mother and grandmother".

Thanks to combining different types of support, she was able to get back on her feet, and things are looking up for her. The week before the interview took place, she had found a decent job in a company that makes hairdressing products.

"I have moved forward somehow, between one thing and another (…) I don't know, now I'm happy with this new job, and I hope to study something as soon as the children are a bit older".

5. Discussion

The efforts of participants in this study to combine work, family and other activities, represent an extensive showcase of evidence on a wide variety of actions that people take when faced with challenging life paths. The main examples are behaviours of resignation, coping, adaptation and transformative resilience. Most of the people interviewed face significant economic and social constraints to make choices and perform activities that they value. Even still, there are huge differences across the sample in the severity of their deprivations, their attitudes, behaviours, and other circumstances. In addition, from a life-course perspective, people are of course not chained to any of these categories (resignation, coping, adaptation and transformative resilience). Even in cases where the dominant pattern is resignation, we were able to identify some small sparks of adaptation or transformative resilience at some key moments in their lives.

For example, when looking at interviewees with poor prospects in terms of employment, we found significant variations between the lives they lead and in how they themselves assess them. Several of them report high levels of satisfaction with the activities they regularly carry out. Generally, activities in which they have a great degree of autonomy in deciding what they do, as well as when and how they do it. These activities often have no clear links with productive or monetizable goals but instead, they express or reflect key practices for wellbeing in line with sustainable habits. These include activities and choices such as: growing an orchard or self-building; practicing handicrafts; enjoying social interactions in public spaces; feeling pride in crucial life decisions they have made (having/not having children, changing place of residence, leaving abusive relationships), and finding different ways of participating in society.

The interaction between the interviewees' personal dispositions and circumstances, and the support and constraints they experience produce a diverse mix of vulnerabilities and risks linked to WLB. Their hardships vary in nature, degree and duration. Across the seven countries, within this high diversity, we have identified three key salient themes in the relationships between WLB and people's individual social resilience capacities. The struggles of vulnerable mothers, especially single mothers; the way supportive public-sector factors often mitigate severe deprivation but rarely revert situations of poverty, with the exception of fortuitous and spontaneous virtuous circles of support; and the very different roles that paid employment can play in improving the lives of interviewees depending on their employability.

Vulnerable mothers

Most of the women we interviewed had never experienced a sustained period of socioeconomic stability in their lives before they had children and had been subject to one or more vulnerability risks since as far back as they could remember. They had often grown up in families with a combination of financial, emotional and occasionally health problems. After unsuccessful or uninspiring educational trajectories, they had drifted between spells of unemployment of different lengths and precarious employment. Mostly temporary, low-skilled, low-value and low-paying jobs. They face childrearing with very low expectations or realistic aspirations of being employed in the medium to long term. These experiences frame their main work and family struggles: they live hand to mouth and raise their children with the constant fear of losing the formal or informal support they receive to make ends meet. Many of them have not even reached a situation in which they have to juggle maternal responsibilities with a pre-existing permanent full-time job or with feasible career aspirations. Which are often two of the most-discussed topics in the WLB debate. Instead, their permanent struggles with jobs and money began well before they had children. From a material perspective, the arrival of children seems to only make things worse. The daily struggle to satisfy both their own and their children's most basic needs becomes even harder. In contrast, interviewees without children seem to significantly attenuate the urgency and pressure to meet basic needs, even if not having children did not necessarily improve their occupational trajectories.

At the same time, however, having children is a key source of status and pride for many of the mothers we interviewed. Some of them talked about how, after suffering a combination of family, educational and work disappointments, motherhood has been the first social role they have had that has connected them to society and empowered them. When the struggle to live above the bread line leaves them with no room for anything else, their main task becomes that of minimizing the impact of their plight on their children's wellbeing. To be able to break the intergenerational cycle of poverty has become a powerful policy prescription, and this hope is precisely what makes these women persevere.

For some interviewees, having children also offered them the chance to develop more flexible employment relationships, with fewer risks of being stigmatized for being unemployed. In almost all countries, having children, especially if they are under 12 years old, facilitates access to some essential benefits (income support, housing, family benefits) that may allow for certain long-term learning or upskilling strategies. In addition to the state given benefits, having young children may

also be the first trigger for obtaining sustained informal support from family and friends. The level and quality of this formal and informal support plays a key role in the main decisions that mothers take in their lives.

Support

The interviewees received very different levels of public-sector support, reflecting how differently developed the welfare states are in the seven EUROSHIP countries. However, in each state we were able to collect evidence of social service policies helping to effectively mitigate severe material scarcities. Yet, these benefits and services are often insufficient, and in most cases, they have little impact in reversing a situation caused by structural factors that lead to poverty. Such as precarious employment, the inter-generational cycle of disadvantages, or high rental costs. On top of low provision of aid, interviewees from all seven countries communicated difficulties with the bureaucratic procedures that are required to obtain support. These procedures are often so complicated that when the total benefit is not a significant amount or the chances of being granted it are small, potential beneficiaries often do not even request it. In several cases, these difficulties have been worsened by recent digitalization dynamics that reduce in-person contact. Even in the case of emergency aid to get food, clothes or shelter, bureaucratic obstacles force some public sector social workers to direct peoples with subsistence needs to NGOs instead (Spain, Italy).

There were also cases where a combination of supportive factors was decisive in improving the material living of individuals. A minority of interviewees, including some cases who bore cumulative disadvantages, found themselves benefiting from “spontaneous” virtuous circles of support. This often meant a combination of several of the following aspects: access to cheap or free accommodation (whether through family or social housing), significant minimum income (or disability) benefits, access to 0-3 childcare, proactive employment services such as on-the-job upskilling, personal support from a significant other who provided tailored support over a substantial period, access to public facilities (libraries, sports and leisure centres), NGOs or social service jobs. The presence of any of these supportive factors always attenuates poverty. In the few cases in which several factors coincide, it was possible for the interviewees to attempt long-term improvement trajectories. This allowed them to tackle their hardships with long-term objectives and to enjoy at least one meaningful activity regularly.

Employment

As far as employment goes, having a paid job is not just a key means to gaining financial independence, but also a central ingredient in self-fulfilment. When interviewees alternate employment and unemployment periods, the distinction between resignation, coping, adapting and/or transformative resilience is dependent on how strong or weak their complex web of resources and support proves to be. This includes income support, opportunities for occupational requalification or upskilling, and employee-oriented WT flexibility arrangements.

For many others paid employment has not been, is not, and is not expected to be an activity that they have much reason to value. Either because most of their lives they have been unemployed, or when they did work the conditions were unsatisfactory. Individuals who are detached from the labour market often suffer from individual human capital (employability) deficits due to several characteristics. Yet, it should also be understood their experience is also a part of macro socioeconomic dynamics and frameworks that shape which jobs are available, the conditions of available employment. This calls attention to the kinds of jobs that can help people with employability gaps (Orton 2011). These need to be jobs that, in addition to providing an income that lifts people out of poverty, also offer a foreseeable horizon of improved employment that will be able to help fulfil their long-term life plans better. In many European countries, the supply of these kind of jobs may be in decline.

Several of our interviewees see finding any kind of work as a very daunting task. *"As things are now, I do not see myself even finding any kind of "'crap job'"* - in the words of a Spanish interviewee. That being said, there are also cases where interviewees enjoy some margin of choice in the way they do not participate in employment. Instead they prefer other activities that they consider personally rewarding. Some of them, especially when they benefit from a combination of supportive factors (minimum income schemes or benefits that guarantee their basic needs, free or affordable housing, sporadic temporary jobs, informal networks), show preferences for adopting an austere lifestyle as a way towards greater autonomy regarding the activities they choose to do. These options may include transformative elements.

The radical differences in the role that employment can play in the WLB choices of different people has been one of the main focuses of our discussion. Interviewees for whom employment participation

looks more promising may benefit from further improvements and refinements in the efficiency of well-known WLB policies: employee-oriented WT flexibility, parental leave, benefits, and childcare. In addition, those that are either in precarious employment or unemployed but who have a relatively favourable combination of aptitudes and previous working experience could benefit from activation policies that foster more rapid access to better paid jobs. For example, we found references to the following measures: fast-track courses with essential job-specific knowledge that provide more immediate access to better employment; personal orientation services offering assessment of aptitudes, information and better matches between vulnerable persons and jobs.

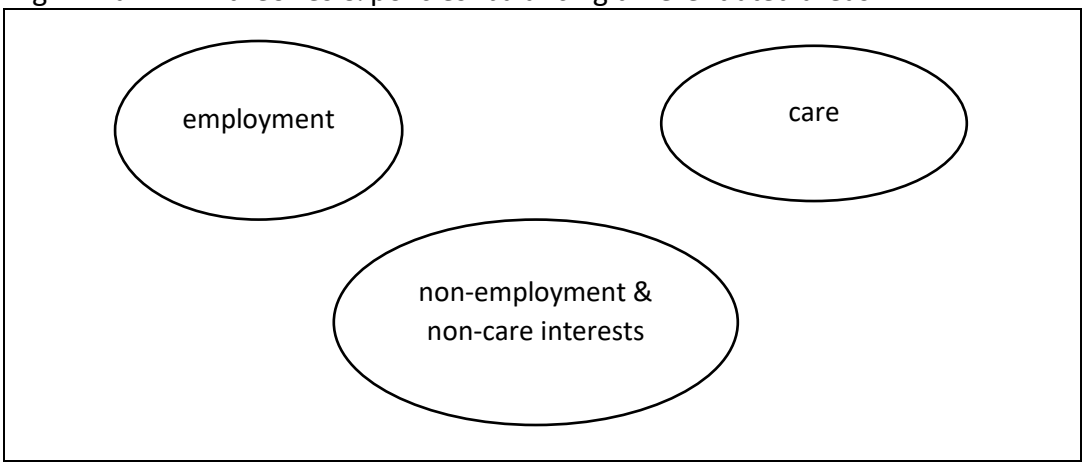
However, for interviewees with little or no realistic hopes of getting good jobs in the medium to long term there should be a different focus. The main question is not how to obtain a better balance between different types of activities (employment and family care), but how to redefine current notions of work, care, social participation and leisure in better ways. These interviewees suffer from the negative and excluding side of existing competitive labour market dynamics. Therefore, they may need a completely different WLB approach. Perhaps one where the compartmentalization of work, care and other life activities is less rigid.

Some of our interviewees benefited from participating in activities where the borders between paid/unpaid work, care, social participation and leisure are far more blurred than in standard employment contracts. In these activities (cooking, hospitality, caring, self-building, gardening, growing an orchard, handicraft, sports, arts or political participation), the productivity and market-logic imperatives are unclear or assessed in different terms (more linked to social sustainability), and there are some attributes that belong to different areas at the same time. They are some combination of work, training, social participation, care and leisure. Occupational hierarchies are more diffuse or absent, and formal qualifications are less important in determining social role and duties. Here, as opposed to standard dependent employment, participants have more autonomy in choosing the nature of the tasks they perform and when they do them.

The views expressed by the interviewees on the articulation between paid work, care and personal interests reflect one of the main discussions in the theoretical and political WLB debates. Insofar as how to deal with the differentiation between work, care, and other personal interests. When looking at how to obtain better balances, the main contemporary WLB policies and theories focus on different

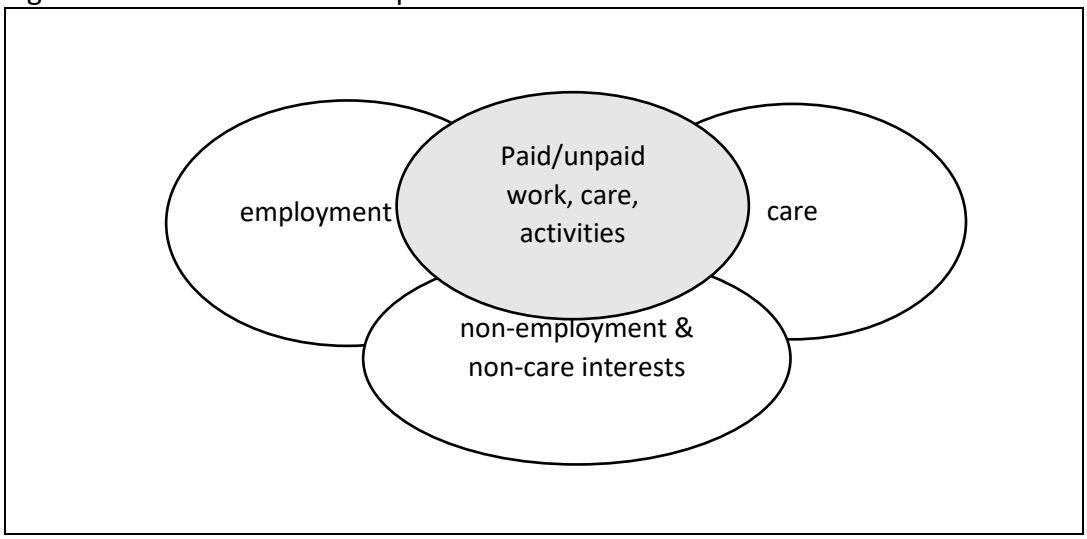
areas (childcare, parental leave, voluntary working-time reductions, benefits, career advancement) in ways that assume that the areas of work, care responsibilities, and other personal interests are separate in nature (fig. 1). For example, this perspective often uses the number of hours spent in employment and on family care as the best indicator of gendered and unequal WLB across social groups.

Fig. 1 Main WLB theories & policies: balancing differentiated areas



Although, some critical views on key WLB policies and practices claim that the core of the problem lies precisely within that radical differentiation between the worlds of work and care. They also claim that a redefinition of both areas is needed. Especially in the case of those who have difficulties participating in the labour market, more people could benefit from spaces and times with less differentiation between paid work, care, social participation and leisure.

Fig. 2. Critical WLB theories & policies: redefined & blurred



This presents us with complex and even contradictory positions that are context dependant. “Blurring” times and spaces in terms of work, care and other personal activities may have a strong potential for bolstering the social inclusion of vulnerable persons. At the same time, clear differentiations between work and other areas of life are among the main demands of employees and feminist campaigners as a means of protection against the pervading power of labour-market logic imperatives (rationalization, maximization, rigid hierarchies) into other areas of life. Even still, critics of traditional WLB policies are considering a tactic that is precisely the opposite: a care logic that pervades into the employment arena.

6. Concluding Remarks

The main concern of our study was to examine how vulnerable individuals cope with WLB pressures, paying special attention to any evidence of transformative resilience. Across the seven EUROSHIP countries, different welfare, employment and productive regimes frame the WLB of the people we interviewed. In those seven countries, we found many personal situations that were largely similar in terms of paid work, care responsibilities, personal circumstances, and the supportive factors (or lack thereof) people benefit from. The intercountry analysis of these relatively equivalent situations has provided several rich lines of discussion.

Initially, we were also confronted with the issue of whether the literature on WLB regimes and state institutions reflects the situation of the middle-classes far more than that of vulnerable groups. In all the countries studied, if you are very poor or very wealthy, concepts such as breadwinner, dual-earner, or even WLB have quite different meanings from those generally used in the WLB literature. It makes sense to wonder about the odd similarities between the lifestyles of the very rich and the very poor across countries. It is as though the rich and the poor in different countries were more like their equivalents in other countries than the middle classes are. High-income people in different parts of Europe are likely to have very little contact with welfare state institutions (for example, public education, employment services and health); and it is also possible that the lives of those who suffer extreme deprivation in different places in Europe also have a lot in common. From invisibility or inaccessibility regarding social protection systems to a lack of confidence in a better future.

Arguments that link qualitative evidence to nation-specific institutional contexts can be very telling in providing “real life experience”, adding to what quantitative or institutional research has already

found or suggested. Although, it also presents a risk of looking for evidence to corroborate previous knowledge, or bias. Reading through the interviews, we were often more struck by the similarities of the difficulties across countries (e.g.: those of single mothers caring for small children and struggling to find jobs and make ends meet), than by the differences between them.

For most interviewees, the social protection they receive is insufficient to revert their poverty, and all too often, they exist in situations of severe deprivation. However, there are still key differences between countries regarding issues such as access to childcare. Our analysis also shows benefits and services that significantly mitigate poverty. In every country, we talked with people who use benefits, services and family support as resources to negotiate different forms of participation in paid employment. In a few cases, for relatively long periods (> 1 year), they benefited from basic material stability and active social participation decoupled from paid work. But only some interviewees in Norway and Germany, thanks to the support they receive (relatively generous minimum income benefit or disability benefits), were able to exercise a significant degree of autonomy in managing to fulfil WLB preferences that strategically avoid undesired paid employment without the threat of extreme poverty.

For a few interviewees, paid work is or could be the main factor in improving their lives. For a larger group, however, their participation in employment is so patchy and unstable that, on its own, it cannot be expected to guarantee a decent standard of living. There are also people that because of disabilities, old age or gaps in social or human capital, have very little chance of participating in any paid work. Within this group we also found a large diversity, from those trapped in highly vulnerable situations with no clear end in sight and showing signs of depression (hopelessness, helplessness and pessimism), to those that despite cumulative disadvantages are involved in daily activities that they enjoy. These activities may have nothing to do with standard market views on innovation, but they reflect curiosity, imagination, and effort made in trying new or unusual ways of doing things. In that sense, they may contribute to informing policies that not only concern law reforms and changes in regulations, but also with how to deal with changing cultural habits and practices. Which is a particularly important factor in areas of WLB that depends as much on new habits as on new regulations.

As for care responsibilities, we also found an extremely wide variation in the scale of interviewees' care commitments and needs, and in the severity of the circumstances in which they meet those commitments. From those with no care obligations (childless interviewees who also have no parents

or relatives to care for) to single mothers with double care burdens who must care for more than one young child, plus an older parent or relative. In these situations, matters are made even more complicated by the presence of health or disability issues. The most striking similarity across countries is how most working or job-seeking mothers had very little time for themselves. In general, most interviewees had little time, resources or motivation for systematic non-employment and non-caring activities.

A finding that we would like to explore further in future research is how in the few cases we identified evidence of transformative resilience, the situation was often facilitated by some kind of "spontaneous" virtuous circle of supports. Most of the interviewees who reported greater satisfaction with their day-to-day lives and positive yet realistic hopes for their futures, whether through better employment or through other forms of social participation, were individuals who were benefiting from a combination of different types of support (particularly income benefit, services, and family help) that gave them material security and made their lives easier in various ways. In policy terms, the efforts to achieve these virtuous circles of support in deliberate rather than spontaneous ways may require attention to concepts such as policy bundles (Cantillon 2022) or policy cocktails (Jackson 2021).

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