

closing gaps in European social citizenship

Effects of intersectionality on work-life balance risks. Evidence from life-course interviews in seven European countries

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Zyab Ibáñez Margarita León



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- 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:
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Authors

Zyab Ibáñez, Autonomous University of Barcelona, Spain Margarita León, Autonomous University of Barcelona, Spain

1. Introduction

Intersectionality stresses how different cumulative disadvantages result in specific intersections of hardships that go beyond one-dimensional views of inequality (Crenshaw, 1991). For example, being unemployed, having little education and being a migrant non-white single mother, involves more compounded adversities than the mere sum of unemployment, low formal education, and single motherhood.

Intersectionality as an analytical tool has a rich academic history. More than thirty years ago, Crenshaw (1991) started to work with the concept of intersectionality to better understand how black women did not benefit from anti-discrimination legislation. Within the anti-discrimination debate, intersectional black feminism researched how gender interplays with class, race/ethnicity, and other inequalities to reveal a diversity of women's experiences of inequality. However, it has not been until recently that the Work Life Balance (WLB from now on) literature has started to explore the potential of intersectionality to give visibility to the troubles suffered by individuals usually overlooked by main WLB debates, for example non-white migrant female domestic workers (McBride et al 2015, Ryan et al. 2019, Chieragato 2020). Regrettably, the lack of a systematic approach to studying intersectionality and WLB together has limited the capacity of intersectionality to inform policy and practice up to this point.

During the last decades, most WLB literature has been mainly concerned with the income losses, career gaps and time-stress suffered by women in middle class families with a usual full-time employed husband. Alternatively, intersectionality claims attention to the interplay of more than just class and gender and brings the other sources of inequality into the analysis. These intersectional wider perspectives aim to bring greater awareness to the mechanisms behind the stigmatization suffered by vulnerable groups (Carreri, Dordoni and Poggio 2022). Looking not only at differences between men and women, or between rich and poor, but also at differences among women, among men, and among the poor.

In this paper, in line with authors such as Collins (2015) and Zuccotti & O'Reilly (2019), we present an intersectional approach as an analytical strategy to look at the interactions of different dimensions of inequality. We use an intersectional and qualitative life course perspective across seven European countries to study how mothers belonging to different ethnic minorities and migratory backgrounds experience conflict between their working and family or personal lives. The cross-national nature of our qualitative study will help us to develop ideas about differences and commonalities across European countries about WLB choices for persons in challenging situations within their institutional contexts.

2. Data and methods

A key aim of the EUROSHIP 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.

The interviews analysed here are part of a larger project (210 interviews) focusing on the lives of persons experiencing socioeconomic difficulties in seven European countries. In this report, we examine a subset of the full sample: 14 women of ethnic minority origin, migratory background and with children.

The aim is to analyse the WLB strategies of these women with care responsibilities who live in complex situations of vulnerability. We have collected a large diversity of past and present life stories with limited educational trajectories, given the presence of several inequality factors at work (gender, family and class background, ethnicity, migratory situation). However, it is complicated to assign relative weights to different sources of inequality. When the presence of intersectional dynamics is weaker, for example in the case of white men living in their native country; it appears easier to link precarious educational and employment trajectories with family and class backgrounds, and with personal disadvantages in terms of skills and abilities. Contrarily when speaking with persons at the crossroads of numerous sources of inequality (in addition to personal and family characteristics-class/background, we consider gender, disability, ethnic origin, and migratory situation), the tangle of hardship they experience make it very difficult to assign levels of causality to each factor. In these cases, making meso-level arguments proves to be rather difficult thorough personal assessment at the individual level; or, at the other extreme, the quantitative evidence of the overrepresentation of some social groups in lowincome and vulnerable categories. In most cases, together with income, human and social capital gaps are relevant, as well as cultural norms, values, and expectations regarding the role of women in families and society. All of which shape their constrained aspirations, choices and behaviours.

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, labour market trajectories, work-life balance, main daily activities, experiences with long-term care, 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. In our conversations with interviewees, we did not consider their words as testimonies of facing difficulties, but as knowledge on how to face difficulties that could inform better policies. 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.

3. Findings

Most mothers of young children find that caring for their children and working leaves them with very little time for themselves. In the whole group of EUROSHIP interviewees (210), very few mothers said that they had any time for other non-employment-&-non-caring interests and activities. WLB struggles are even harder for mothers with ethnic minority and migratory backgrounds, for whom the combination of long periods in precarious employment, the high costs of childcare and housing, increased likelihood of being single mothers, and the restricted access to public-sector and family supports, make their lives very hard.

However, disadvantages are present in different combinations and circumstances. Our previous study (D6.3) revealed 4 main sets of practices in relation to WLB: 1. Employment-oriented mothers, who are centred on improving their employment participation; 2. Family oriented mothers, who actively give priority to their family life; 3. Non-employment-&-non-family activities oriented mothers, who pursue non-employment-&-non-family interests as their main source of life satisfaction; 4. Coping, "getting-by", mothers, who try to cope with daily difficulties without any clear long-term goal.

When looking at the ethnic minority migrant mothers sampled, we found the large majority of the cases grouped in two main categories: employment-oriented mothers, who at least had some employment experiences that made them trust in employment participation as the main way of improving their lives; and those with little or no satisfactory employment experiences in their lives, to the extent that they had no expectation of getting any future satisfactory job.

Employment-oriented ethnic minority migrant mothers include life-course trajectories with long periods of precarious employment and irregular educational trajectories, but where there are also experiences of relatively satisfactory full-time jobs and there have also often been some encouraging spells in occupational training and/or orientation. These full-time jobs are mostly temporary, low-paid, and were rarely seen as preferred occupations. But these jobs allowed these women and their families to live above the poverty threshold for long periods of their lives, and many of them reported they felt doing meaningful activities, and that these jobs also helped them to sustain hopes and expectations for better future jobs. Several of them benefit from traditional WLB policies (childcare, employee-oriented working-time flexibility), but almost all of them experience WLB conflicts that constrained their desired employment participation. They also longed for institutional environments that favoured occupational upgrading, more time for being with their families and for their personal interests.

The main aspect all these employment-oriented women shared is their high trust in work as the main factor to improve their lives, and their efforts to do so in complicated WLB situations. For example, Aisha (NO-3-1) is 31 years old, she is a single mother who came to Norway as a refugee from a Middle Eastern country with a 7-year-old son. She is undergoing a 2-year vocational training programme, and she is simultaneously working as a temporary assistant in various kindergartens. She has income from part-time work, a student grant, a student loan, housing support and some support from the child welfare services. However, Aisha is quite socially isolated with no family and a few friends, and she finds it difficult to balance studies, work and taking care of her son. She expresses a clear determination to participate in learning and job training activities to improve her current situation. These activities are time and effort demanding, and even with various forms of institutional support, WLB is often a struggle.

I: When your child is sick, when he gets sick sometimes, how do you get your everyday life to work when you at the same time are going to school and working?

Aisha: It is very hard actually [...]. Yes, sometimes it become so much that I get completely exhausted (laughter), that I can't, I just can't. I: No.

Aisha: But I must run, it is always a battle against time. I: Yes. But if you for example must do something or go to work or something, is there anyone who can take care of your son? Aisha: No, that is why it is so difficult to get an ordinary job in the store or something because you must work in the evenings and then during the day, yes.

In a less protective context than Norway, Lucía (ES-3-1) in Spain is also a good example of the challenges many migrant young mothers experience when they want to participate in employment. Originally from El Salvador, Lucía is 30 years of age, she is married and has two children (aged 3 and 8). With no family support, and no access to main benefits, Lucia feels that her care responsibilities are limiting her career and employment opportunities. In the future, she would like to study and take further steps regarding her working career. She has clear plans to take a socio-sanitary course from the public employment agency, once she figures out who can take care of her children.

Lucia and her husband had important financial and housing problems during their first weeks in Spain, they were both unemployed and were sharing a room with other people. Therefore, their living conditions were quite precarious, and they had to rely on public services (help from the City Council for housing) and private services (Cáritas, catholic NGO, offered them financial aid for housing and basic material needs). Lucía and her family have slowly improved their situation. Her husband is working full-time as a construction worker, and she is working part-time as a housekeeper and caretaker of an elderly person. However, she is earning just 6 euros an hour and has no access to basic social and employment protection. Everything Lucia earns doing housework and caring for other persons goes into paying the rent.

Lucía faces clear problems in terms of WLB, as organizing the day around her children's life (care responsibilities) impedes her to accept full-time job offers during the school year. She can only work full-time during the summer, when she pays a woman to take care of her children. Then, she works part-time in the morning, and full-time from midday until the night. She feels that care responsibilities are limiting her career and employment opportunities:

"I don't have family here. In El Salvador it was different because I had my family and his family too, so I worked all the time, (...) but here the issue of being alone, not having relatives that can take care of the children... It still limits me. Here some work comes out, but I don't have someone to pick them up for me after school..."

Therefore, having children without having any kind of institutional or family support has been the main obstacle for her career:

"I would not have come without them (children), but the fact that I came with them made it more difficult for me. It's true. At least in this country. They were so small, and I had practically nobody's support.... personally, this is what has limited me the most" (in terms of work). When Lucía is asked about family or institutional support in relation to childcare, she states that she has never found any place or anyone to help her. When she and her partner went through difficult financial periods, they also considered minimum income benefits, but she states the process was complicated and that she never succeeded in accessing the benefit.

Still, Lucia, who finished high school in El Salvador, would like to study and take further steps regarding her working career, to finally work in what she likes. She is considering enrolling in a training course to become a care worker even if she still needs to figure out who would take care of the children.

Lucia's and Aisha's stories reflect four main issues that employment-oriented migrant women are concerned with (see table 1). Firstly, combining jobs and/or training activities with care responsibilities is a problem they share with many non-migrant women, but which they often face with added WLB difficulties: no family support, more restricted access to childcare (regulatory, residential issues), working-time restrictions, being single mothers. Secondly, working conditions tend to be very precarious: stagnating or decreasing wages in the sectors where migrant women usually work (hospitality, house-care, cleaning), lack of employeeoriented working-time flexibility, and little promotion prospects. Thirdly, they face harsh living conditions during the periods they are unemployed: they have access to limited or no income support, and limited opportunities for occupational regualification or personal orientation services. In comparison with native workers, ethnic minority migrant women lack access to informal help from relatives or neighbours to benefit from any of these unemployment supportive measures. Fourthly, they often face important obstacles to improve their employability. They find that access to employment and occupational upgrading is filtered by a system of qualifications, certifications and accreditations that specially prejudice migrant women with poor or non-conventional educational trajectories, heavy care responsibilities, no income support, and no time to pursue long formal courses.

Some of these women are excluded from better jobs by qualification requirements that are not always justified by the nature of the tasks to be performed. It needs to be further explored to what extent some demanding qualification requirements to entry in certain occupations are more the result of insiders' corporatism dynamics, than of the knowledge and skills needed to perform the tasks. Therefore, persons suffering through intersectional inequalities experience their employment participation unnecessarily constrained with prerequisites involving thousands of hours of post-compulsory education. Some jobs, especially at entry level, are made of tasks that may not demand the many long hours of formal education required in the recruitment process. Besides, when higher quality jobs need thousands of hours of leaning/training, there may be more flexible alternative routes of combining learning and working (e.g., on-the-job-training) that are more suited to vulnerable persons with caring responsibilities and need to work. Fast-track courses with essential job-specific knowledge that provide quicker access to entry positions, followed by on-the-job-training periods and flexible learning routes may improve the access of better jobs for these women.

In relation to this debate, the case of HU-3-1-Anna is telling.¹ Anna has not migrated, but she belongs to an ethnic minority with a long tradition of discrimination. She is a Roma 29-year-old

¹ We want to express our thanks to Mariann Märtsin from the EUROSHIP Estonian team for stressing the significance of this case in several conversations, and to the Hungarian team for their rich interview and summary report HU-3-1-Anna.

young woman who lives with her husband and two small daughters (9 and 5) in a small room, sharing the house family with 5 in-law relatives (her brother-in-law, his wife, and their toddler son, live in other small room; and her mother- and father in-law, who own the house, in other room). Anna never finished lower secondary school, it was common among Roma girls back in her time, and in her first informal job in a plastic factory she had to work long shifts (6 am to 6 pm and 6 pm to 6 am). This was so hard that she quit after her first child was born. Household chores and childrearing have become her primary responsibility. In one way or another, she and her family have always been enduring economic difficulties, and she is looking forward to moving out of the house of her in-laws.

Recently, Anna has begun a new full-time job she is very proud of. When an NGO began working in the settlement some years ago, Anna started to participate in their women's club, which gave her a lot of opportunities to meet new people, and to develop her local relationships in a different context.

"I went with them everywhere, even to conferences. Well, that's when I was liberated. That's when I realized what I could do. I was here, twenty-something years old, and I did not know what I could do. Now I'll be thirty soon, now I know. I can start things on my own."

Anna gained confidence, communications skills, "she learnt how to go to the capital". Anna also participated in a mentoring program. Her mentor helped her with many things, from financial skills, improving her Hungarian, to personal and employment orientation. At some point, four years ago, the NGO asked Anna to work with them as the local coordinator of extracurricular activities for children. This was her first proper legal job in her life and made Anna one of the few people in the Roma settlement who had a legal job. A job she really liked, and which helped her to get her current job as a teaching assistant in the local primary school, the more prestigious job in her social circle and family. A responsibility she enjoys, finds very meaningful, and is highly proud of.

"Despite being Roma" (her words), Anna works in the local primary school: "not as a cleaning lady, but as a teaching assistant"!

Originally, Anna started helping the teacher: helping the children with understanding the exercises in Romani if need be. Anna has the advantage of speaking the children's mother-tongue and having a different kind of authority as opposed to non-Roma teachers. Her responsibilities have grown gradually. Nowadays she is even asked sometimes to lead classes and teach the children. She is often approached by different teachers and asked for pedagogical advice. She also has a great sense of success because the children like her and listen to her. Moreover, she has received plenty of acknowledgement and positive feedback from the job, met different people and seen other ways of life.

For Anna, it is also very important that her job is flexible enough to allow her to take care of her daughters, to drop them off in the morning, pick them up and take care of them when they are sick. She also gets help form her sister-in-law to do daily household chores, and Anna's parents and siblings also live in the same settlement, what means an important source of support both financially and emotionally.

At the other extreme of employment-oriented women, we found a large group of women we interviewed who have little or no satisfactory employment experiences. Most of them experience much harder difficulties than the first group, with little hopes in their capabilities to

participate in any major improvement in their lives, as they see themselves overcome by the magnitude of their plights in several areas (employment, housing, disabilities, education) and unable to make any positive change.

This is the case of Jarla (UK-3-1) a single British Indian woman aged 35 with 4 children from various fathers, who never really went to school, has never been formally employed nor participated in any satisfactory work. She was born in India and spent her childhood looking after the house and cleaning. Occasionally, she went to church school and learnt a little about money and some English, and she would like to do maths and English as an adult as *"all employers look for this"*. Her 4 children have been taken into care and she does not know where they are. She is homeless, lives in temporary accommodation, has no money and gets food from the church. She could not be clear about the benefits she may be receiving despite being articulate. According to her interviewer, she appears to have suffered some violence which she did not want to talk about, she has long term health needs, and feels very desperate. In the case of Jarla, as some other interviewes, her needs challenge most frequent discussions on work family balance. Over the life course, behaviours and outcomes can change, but in cases such as Jarla's (also EE-2-1-Anna and IT-2-1-Alma, in table 1), this needs a strong network of long-term support, including income, services, sustained professional and personal accompaniment, activities that increase well-being, and caring social contexts.

In all the cases in table 1, gender, class, ethnicity, and migratory background are central variables in WLB inequalities, and while their interactions allow for very different realities, the knot between lack of income and low employability is the recurrent elephant of the room. Acting as a cause, a symptom and consequence. The lack of money is always present, and it rarely has an episodic nature. On the contrary, it has chronic links with the lack of educational, employment, housing, care, and social opportunities; and it results in historical and biographical cumulative barriers to well-being and autonomy. Many disadvantages have a strong inertia to recur and persist over time, but in the case of the intersectional dynamics behind poverty and its stigmas, as for example when ethnic minority migrant women come from previously colonised territories to do domestic work in former colonising nations, it comes to mind what William Faulkner once wrote, "The past is never dead. It's not even past."

4. Discussion & conclusions

The 14 life-course interviews analysed in this report represent a rich showcase of evidence on intersectional disadvantage. Most of the respondents face significant economic and social constraints to make choices they have reasons to value. All our selected cases exemplify in one way or another the core need that first stimulated Crenshaw's (1991) pioneering work; to provide visibility of how different forms of inequalities– such as, classism, sexism, and racism – can overlap and compound among each other, resulting in situations of disadvantage that are suffered more acutely by those who belong to certain marginalised groups. That being said, there are huge differences in the severity of their deprivations, in their life circumstances, and in their attitudes and behaviours.

Among this high diversity, across the seven countries, we have identified three main salient themes in the relationship between WLB and intersectional inequalities: the struggles of vulnerable ethnic minority migrant mothers, especially single mothers, for exiting precarious employment or even participating in any formal employment; the lack of time and resources of these mothers to participate in any activities not related to work or family care; and the extent to which public-sector and non-public-sector forms of support often mitigate severe deprivation but rarely alleviate poverty situations, with the exception of fortuitous and spontaneous virtuous circles of support.

Facing WLB challenges is a demanding area for most individuals, but these challenges are particularly arduous for mothers at the crossroads of several disadvantages. Across the seven EUROSHIP countries, different welfare, employment, and productive regimes frame the WLB options of vulnerable persons. As expected, given the different national economies and welfare states, employment insecurity and social vulnerability are more extended and acute in some countries than others. Even still, the seven countries also share key transnational processes.

The growth of labour market deregulatory trends, the overlapping of past and recent migratory processes, the diversification of family arrangements, and the steady increase of women participation in the labour market, have resulted in complex intersectional dynamics linked to embedded vulnerabilities across Europe. At the same time, tight budget constraints in social policy and employment protection have limited the capacity of public-sector support factors to adapt to the current understanding of the intersectional effects of gender, race, age, migratory status, and disability. Most European social and employment protection systems, when supporting employment participation or unemployment, still assume the implicit goal of converting most adults of working age into full-time employees and those who deviate from that normative reference suffer severe penalties in terms of wellbeing and autonomy to participate in society.

In relation to the different forms of support interviewees have received and bearing in mind how differently developed the welfare states are in the seven EUROSHIP countries, we have collected some evidence of benefits and social services being effective in mitigating severe material scarcities in every country. Although, the benefits and services are often insufficient, and in most of the cases they have little impact in alleviating the situation induced by structural factors such as precarious employment, the inter-generational transmission of disadvantages, or high rental costs. Also, participants from all the seven countries register difficulties with the bureaucratic procedures that are required to get support from the public administration.

Still, among all our interviewees who have lived in absolute poverty for long periods, there is a steep ladder in the number and level of vulnerabilities they suffer: intra-family chronic violent

abuses, addictions, no schooling, child work, serious disabilities, human and social capital gaps, early single motherhood, or homelessness. All these disadvantages are present in different combinations, but when several of them appear together, they generate intersectional situations of despairing hardship. This appears clearly in cases who had their children removed and needed sheltered accommodation.

Therefore, when employment, care, and social protection precariousness interact with other personal circumstances and constrained choices, there is a large variation of how vulnerabilities are suffered and coped with. We argued in D6.3 that mainstream WLB approaches, and policy practices have plenty to offer to vulnerable persons, especially to those for whom a better employment participation may be the most important way to improve their lives, but this will not be the case for everyone. For those with little or no employability, we claim that a more critical approach to WLB is needed, one that puts forward radical redefinitions of work, care, and leisure.

To conclude, improving the ability to combine work, family and personal life is the main objective of WLB policies, but the changing worlds of work and family reconfigure scenarios where the raising of new, complex, and intersecting inequalities take place at the same time as the most embedded traditional ones persist. In general, welfare states have been more successful in reducing levels of poverty and social exclusion among older native persons than in tackling new forms of poverty shaped by trajectories of migration, lone parenthood, lack of educational opportunities and joblessness. In Europe, the succession of the 2008 crisis, the COVID-19 pandemic, and the Ukrainian war, have increased the vulnerability risks associated to these categories. The mix of traditional and new risks give way to situations of intersectional complexity. When this happens, the effects of any single policy, when not employed as part of a congruent multi-target social policy, risk getting lost in a tangle of troubles.

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Zuccotti, C. V. and O'Reilly, J. (2018) 'Ethnicity, Gender and Household Effects on Becoming NEET: An intersectional analysis' Work, Employment and Society. Article first published online: January 16, 2018 https://doi.org/10.1177/0950017017738945

Zuccotti, C. V., & O'Reilly, J. (2019). Ethnicity, Gender and Household Effects on Becoming NEET: An Intersectional Analysis. Work, Employment and Society, 33(3), 351–373. https://doi.org/10.1177/0950017017738945 **Table 1. Ethnic minority migrant mothers: disadvantages in different areas and intersectional vulnerability** (Very positive (++), positive (+), no positive no negative (+/-), negative (-), very negative (--). These assessments are authors' qualitative view based on the relative level of disadvantage within the group of ethnic minority migrant interviewees as a reference).

	Activities			Supports		Outcomes
Anonymous identifier (nº children)	Employment participation	Family	Non- employment non-family activities	Public sector supports	Non-public sector supports (Family, friends, NGOs)	Intersectional vulnerability and presence of transformative practices
HU-3-1-Anna (2)	++ Works as teacher assistant Proud of occupational upgrading	++ Married Satisfactory WLB	+/- Little personal time, but active social life	- No public sector support	++ Key NGO support that changed her life and favoured her occupational improvements. Family support	++ Low vulnerability in the past, present income difficulties clear presence of transformative practices
NO-3-1-Aisha (1)	+ Several low-paid full-time and part-time jobs	- Single mother, no support from father Constrained WLB	+/- Participates in vocational education, no time for other activities	++ Benefits, Services	- No family support. Isolated	++ Low vulnerability Doing vocational training Presence of transformative practices
DE-2-1-Mahsa (1)	+/- Past employment participation Recent asylum refugee, planning to participate in employment. Language and accreditation obstacles	+ Married, but husband living in Iran. No WLB constrains	+ Following language courses, involved in Christian community	+ Asylum seeker benefit Temporal accommodation But residential regulatory issues	++ Key Support from Christian community, NGO	++ Low temporal vulnerability Presence of transformative practices
NO-3-1-Anna (1)	+/- Problems of title accreditation Several low-paid full-time and part-time jobs	- Divorced mother, no support Constrained WLB	+/- In university, but little time for anything else	++ Benefits, services But struggles to make ends meet	- limited network, difficult separation, no family support	+ Low vulnerability Presence of transformative practices
HU-2-1-Elvira (1)	+ Several full-time jobs Works in social services	- Single mother, no support Constrained WLB in the past	- No personal time	+/- Social housing flat, but misses having had more support. Childcare	No family contact	++ Low vulnerability Presence of transformative practices

_	Activities			Supports		Outcomes
Anonymous identifier	Employment	Family	Non-	Public sector	Non-public sector	Intersectional
(nº children)	participation		employment	supports	supports (Family,	vulnerability and
			non-family		friends, NGOs)	presence of
			activities			transformative
						practices
ES-3-1-Lucia	+/-	+/-	+/-			+
(2)	Several low-paid part-time jobs, short spells in unemployment	Married, husband provides main income. But she misses	No time for herself Panning to do a vocational course	No benefits, no access to childcare, no housing support	Misses support from husband and family	Low vulnerability Presence of transformative practice
		husband's and extended family support with				
		childcare. Constrained WLB				
IT-2-1-Dina	+	+/-	No personal time	-	Key support from NGO for	+/-
(1)	Experience of satisfactory full- time jobs, low-paid part-time jobs, and unemployment periods	Married Constrained WLB		Unhappy with public sector supports	housing No support from family	Low/medium vulnerability Presence of transformative practices But a very problematic housing issue
EE-3-1-Vera	-	+	+/-	+	+	+/-
(4)	Precarious employment participation affected by having	Married Husband works and	No personal time Family oriented	Child allowance, family allowance	Mother-in-law very supportive,	Low/medium vulnerability Dependence on parental benefits
	4 children.	provides main but	runny onence	Maternity leave benefit	but difficult relationship	coping
	Feels "forced to work" out of	unstable income.		Unhappy with employment	with own mother.	
	financial need	WLB constrains, 4 children		services Unhappy with benefits	Cheap accommodation	
UK-2-1-Anisa	+/-	-	-	-/+	-	+/-
(1)	Actively looking for jobs, but feels discriminated, and a succession of unsatisfactory experiences, precarious jobs, unemployment	Divorced Constrained WLB After caring for her daughter, she experienced troubles to find jobs	Volunteered in the past. But now she leads an isolated live. No satisfactory activity	Benefit (Job seeker allowance: £133 a fortnight) Negative, "dehumanizing" experiences in the job centre But present good	No family support. Isolated situation	Medium/high vulnerability In the present, severe deprivation Signs of resilience & transformative practices Actively looking for jobs
		10 1110 3003		relationship with work coach		

	Activities			Supports		Outcomes
Anonymous identifier (nº children)	Employment participation	Family	Non- employment non-family activities	Public sector supports	Non-public sector supports (Family, friends, NGOs)	Intersectional vulnerability and presence of transformative practices
ES-3-1-Ada (1)	- Precarious jobs and unemployment	- Single mother Constrained WLB	- No personal time	No benefits No public childcare Critical of public sector supports. Sharing a flat with other persons made her not having access to minimum income benefit	Key supports from NGO. No family support, flatmate helps with childcare.	Medium/high vulnerability Coping, "getting by"
DE-1-1-Ute (3)	+/- Low-paid jobs in hospitality sector, unsatisfactory jobs, long- term unemployment	- Divorced More than one unhappy marriage. Early motherhood impeded her nurse training in her youth	-/+ Low income constrains her leisure. Likes to take walks. Feels socially excluded.	+ In the past: unemployment benefits, minimum income In the present: old age pension + minimum income benefit	-/+ Problematic upbringing No family support. Significant support from NGO In the present, isolated No family contact	- Medium/high vulnerability Suffered several violence episodes. Coping
EE-2-1-Anna (1)	- Low-paid short-term jobs Long term unemployment	Widow Constrained WLB Afraid of losing her child, under scrutiny by child protection services	- No satisfactory activity	+/- Orphanage benefit Survivor's pension and child benefit Helpful support person Housing help Unsatisfied with employment services	 Difficult childhood, negligent parents Only one friend	 High vulnerability Addiction issues Suffered violent abuses. Coping "getting by"
IT-2-1-Alma (1)	 Long unemployment	 Widow Isolated	 No meaningful activity	+/- Shelter accommodation No minimum income because of (residence requirements)	 Some NGO support. No family support, no friends support	 High vulnerability Suffered violence
UK-3-1-Jarla (4)	 No employment experience	 Isolated	 No meaningful activity	Unclear benefits Shelter accommodation	 No family support, No friends	 Very high vulnerability Suffered violence. Decreasing levels of well-being, feelings of not making it