

Precariousness and Quality of Life—a Qualitative Perspective on Quality of Life of Households in Precarious Prosperity in Switzerland and Spain

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Abstract Households' resources and constraints are key components of quality of life (QOL). QOL also depends on how these are evaluated. In times of crisis one expects subjective wellbeing and quality of life to decline. We argue that the quality of life depends on objective living conditions, their subjective evaluation *and* the ability to maintain or improve the situation of “embedded individuals”. This ability, in turn, depends on the opportunities provided by the state, labour markets, families and communities. We analyse qualitative interviews (2008–2010) with around 25 households in precarious prosperity in two cities (Pamplona, Spain and Lausanne, Switzerland) to elaborate their QOL. Few sampled Swiss households witnessed a decline in socio-economic status, contrary to the Spanish. Domains important to these households for QOL varied according to the opportunity structures: in the Spanish sample QOL was related to the opportunities for income, work, and security to plan ahead; in the Swiss sample to health, work-life balance and loneliness. In both samples, QOL varied according to scope of agency, people's position within the life course, the households' past experiences, current situation and future perspectives. Lack of future perspectives and opportunities lowered QOL; reframing, adaption and accepting the situation sometimes moderated QOL. We conclude that apart from living conditions and/or subjective wellbeing, households' agency within opportunity structures is a promising direction for further research in QOL.

Keywords Precarious prosperity · Quality of life · Spain · Switzerland · Scope of agency

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Introduction

The current global economic situation has the potential to seriously influence the quality of life of households: feelings or experiences of uncertainty may arise, or feelings of a change for the worse in financial or social terms (e.g. Carr 2012; Drobnič et al. 2010). We investigate the quality of life of households in comparable, less advantaged, but not poor, socio-economic conditions in Pamplona (Spain) and Lausanne (Switzerland). As the crisis impacted differently in Spain and Switzerland, we would expect this to reflect in indicators of wellbeing at the macro level. The World Happiness Report (Helliwell et al. 2013) indeed identifies Spain (−0.750) as one of the countries with the largest decrease in happiness during the last years (along with Italy, Portugal and Greece—which were also strongly affected by the financial crisis), while that of the Swiss rose on average by 0.303 points. Moreover, the average happiness of Spaniards (4.7) was already about 3 points lower (on a 10-point scale) than that of the Swiss in 2005–2007.

Quality of life has generally been measured by quantitative methods (Noll 2002). The call for qualitative research concerning the relationships between objective and subjective information regarding quality of life at the micro-level remains to be addressed (Bartram 2012; White et al. 2012:773; Camfield et al. 2009:7). To investigate how people in similar socio-economic conditions in different contexts experience, assess and pursue their life, qualitative research methods are appropriate; qualitative research has the potential to reveal “precise mechanisms according to which certain well-documented quantitative correlates influence well-being” (Kroll 2014).

We aim to identify possible mechanisms¹ that help to explain the way households experience quality of life. We focus on how households in similar less advantaged socio-economic conditions in two distinct contexts (Lausanne and Pamplona) deal with their situation. We analyse how the macro- and micro-level interact by combining the socio-economic conditions, the opportunity structures (Mackert 2010),² the perception of the situation and the household strategies. The analyses are based on qualitative interviews carried out twice around the onset of the global financial crisis of 2008 with the same households. We hope to shed light on processes leading to subjective wellbeing (“happiness” or “satisfaction” in quantitative surveys) by embedding individuals into their social and structural context. Our research questions are: is there a relation, and if so, of what nature, between the objective situation (welfare regimes, economic situation of the countries, household situation), household strategies and subjective wellbeing of households in precarious socio-economic positions? Do these elements contribute to explaining the household’s perception of its quality of life?

¹ Following one of the ten definitions of the Rh Value Publishing (1989: 889), our understanding of the term mechanism for the purpose of our research question is: “the agency or means by which an effect is produced or a purpose is accomplished.” With this definition, we try to sidestep the vast and on-going debate regarding mechanisms in the social sciences, the natural sciences, and philosophy (for example Hedström and Ylikoski 2010; Hedström and Schwedberg 1998; McKay Illari and Williamson 2012).

² See Mackert (2010) for an overview of the use of the term “opportunity structures”.

Objective Situation

The objective situation can be described by a set of macro (welfare regimes, economic situation of a country) and micro circumstances (resources and situation of a household). *Welfare regimes* represent opportunity structures (contexts) through domains for providing welfare (the state, the market, the household/family, the community). Each welfare regime structures domains (education, labour market, care etc.) in a specific way (Esping-Andersen 1990, 1999) providing people and population groups with distinct opportunities for welfare. The way welfare regimes structure the opportunities also influences how people perceive insecurities (Pacek and Radcliff 2008), how households are affected by external events such as the global financial crisis of 2008, and how they are able to deal with the consequences (Anderson et al. 2012; Amacker et al. 2013).

Welfare regimes thus provide a useful analytic starting point. They embed gendered and culturally based ideas as to which institutional domains of welfare appear most adequate for the provision of services, how this provision should best be organized and through which institutional domain it is best provided (Pfau-Effinger 2005). Not all socio-economic positions within a country-specific social inequality order benefit in the same way from opportunities provided by different institutional domains. Welfare regimes are thus context-specific; they are also time-bound (Jessop 1996:123). The 2008 financial crisis, for example, changed the way welfare regimes were able to create opportunity structures.

Since the crisis had a different impact in Switzerland (moderate) and Spain (severe), the opportunities for support and security developed differently in the two countries. Spain experienced almost a decade of growth since 2000 before it was severely affected by the international financial crisis beginning in autumn 2008. Switzerland was hit too, but recovered quickly, whereas the economy of Spain has remained weak and is stuck in a recession. The unemployment rate soared in Spain from 8.4 % in 2007 to 20.2 % in 2010 whereas it only slightly increased in Switzerland (3.6 to 4.5 % respectively).³ Spain's recent expansion of the welfare state was abruptly stopped with the crisis. Spain experienced severe state spending cuts (Banyuls et al. 2009; Banyuls and Recio 2012) and high unemployment, limiting market opportunities and opportunities for support from the state. Switzerland did not experience these constraints.

Within the socio-economic inequality order, *precarious socio-economic positions* are probably those where the way welfare regimes work crystallize: such positions do not have the financial opportunities to buy services they might need or want, and at the same time are usually not the target of supportive governmental policies (housing, credits, financial support, care opportunities, etc.) nor do they qualify for social assistance. Therefore we assume that the underlying welfare regime principles structuring socio-economic opportunities are particularly relevant for such positions, especially in times of crisis.

We focus on households in similar precarious socio-economic positions, defined as adjacent and slightly above the relative poverty line. We consider these relatively-defined socio-economic positions within the two countries as comparable. Research provides evidence that such positions are particularly prone to experience insecurity

³ <http://data.worldbank.org/indicator/SL.UEM.TOTL.ZS>. The ILO presents somewhat lower values but for different years (2010: 184–187).

and uncertainty to maintain their socio-economic position, and therefore to slip into poverty (originally Hübinger 1996; Whelan and Maître 2008; Whelan 2005; Whelan and Maître 2010; Groh-Samberg 2010; Budowski et al. 2010). They dispose of a larger range of options for agency compared to poor households in their respective country, but are constrained by limited resources when compared with socio-economically better-off households.

Households are dynamic analytical units consisting of one or more members. Individuals are embedded within it. Households as unit of analysis have the disadvantage that differences in status, power and conflicts in decision-making among household members are veiled, in particular between men and women and between generations. This might substantially affect individual household members' subjective wellbeing. However, the advantage of using households as the units of analysis is, that they analytically bridge the micro and macro levels (Wallace 2002): their members live together, organize consumption and contribute in different ways to their material and social reproduction, while households also structure their members' deliberations and actions. We identify agency (the ability to act autonomously (Cobb 2000:12)) by analysing household strategies.

Household Strategies

Household strategies refer to households' ways to maintain or improve their social and economic situation, how members conduct their everyday life within given contexts (Crow 1989; Wallace 2002), how they organize their activities inside and outside their household, adjust or react to events, or transform activities into routines. Members reason and deliberate on their problems and opportunities with their household situation in mind. Such activities and their rationales are embedded and—to a certain extent—bounded by social conventions, values and intra-household power relations as well as by the household's resources and constraints. We expect that household strategies reflect the perceived ability (i) to influence the situation through action by means of habits and routines derived from the past, (ii) to construct perspectives for the future and (iii) to “contextualize past habits and future moments within the contingencies of the moment” (Emirbayer and Mische 1994:963). Household strategies reveal the perceived scope of agency: they reveal how different types of resources are mobilized in a given context, which resources are lacking, what strategies resources make possible or not at a given point in time, and to what extent these are expected to satisfy households' expectations. Such actions represent the households' strategies: endeavours and efforts to maintain, influence, or improve the situation in different life domains. Apart from their analytical component, household strategies are basically an empirical concept and require an inductive approach: households need to be asked what they do and why, to understand the sense they make of their own actions and their environment, what opportunities they perceive and what concerns they pursue and prioritize in time and place (Wallace 2002: 280–281). Only through the assessment of their resources, constraints and opportunities to act upon their environment - we argue - are we able to grasp the households' notion of their quality of life given their present living conditions.

Quality of Life

Quality of life (QOL) is an elusive concept and it is often used synonymously with subjective wellbeing or happiness in psychology and economics. We distinguish QOL from subjective wellbeing. We consider the latter as ‘happiness’ or ‘satisfaction’ of the individual (or the household). The terms do not directly take into account the factual living and life conditions but their evaluation or an emotional state (affect) (e.g. Felce and Perry 1995; Diener and Suh 1997).⁴ The sociological concept of quality of life has a macro and a micro dimension, subjective and objective aspects, and is multidimensional (Noll 1999:3). It is assessed by socio-economic living conditions in various life domains and people’s evaluation thereof (see Glatzer 1972; Zapf 1984; Noll 1999; Alber et al. 2004; Stiglitz et al. 2009). These life domains are interrelated; conditions in one domain may produce spill-over effects to others.

According to Noll (2002:10–11; quoting Cobb 2000:13) who contrasts utilitarian to resource or capability approaches (also human development theory), “utilitarian approaches in Erik Allardt’s terms, are ‘limited to <having>, whereas the human development idea includes <having>, but also encompasses <doing> and <being>” and thus also emphasizes human action or agency (Sen 2008). We approach QOL by including “having” (living conditions), “being” (such as health or age) and “doing” (political activity, socializing, work, etc.).⁵ Yet we go beyond Sen’s individual QOL by applying a sociological perspective, embedding the individual into his or her household and structural context and taking into account the embedded individuals’ accounts of their lives.

In this perspective, people’s narration about what would be a good life for them within their household and what they think is important in life (Camfield 2006:4) is as important as are the households’ life circumstances, their living conditions, the position within a social inequality order, and the opportunity structures perceived to be available. This approach links the micro and the macro level. QOL also has a temporal dimension: research highlights the importance of past experiences, present opportunities (e.g. Felce and Perry 1995) and the future (e.g. Piper 2014) for the perception of the opportunities and these, in turn, depend on (changing) structural conditions (e.g. also the financial crisis).

In the following section, we describe the conceptual framework that guides our research (section 2). The data and methods are presented in section 3. Section 4 depicts the analyses of the interviewed households’ quality of life. In the conclusion (section 5), we compare the perceived quality of life of households within and between the countries.

⁴ Erikson (1988) argues that people adapt to their circumstances; Crettaz and Suter (2013) show empirically that adaptation depends on the measurement (in quantitative studies).

⁵ “Functionings represent parts of the state of a person—in particular the various things that he or she manages to do or be in leading a life. The capability of a person reflects the alternative combinations of functionings the person can achieve, and from which he or she can choose one collection. The approach is based on a view of living as a combination of various ‘doings and beings’, with quality of life to be assessed in terms of the capability to achieve valuable functionings” (Sen 2008: 171).

Conceptual Framework⁶

In our understanding, QOL depends on the opportunity structures provided by a given context, the availability and accessibility of resources *as well as* their assessment. In other words, QOL depends on the relationship between agency (i.e. the ability to influence one's life and capability to act), and structure (i.e. the framework shaping the varied opportunities for agency) and the perception of this relationship. We analyse the subjectively perceived role which resources and opportunities play to shape everyday life. Living conditions and households' resources interweave with subjective wellbeing, resulting in an experienced quality of life of a household.⁷ In order to understand the relationship between these elements, we include the households' perception of its scope of agency.

Figure 1 summarises this conceptual framework to analyse quality of life (that is elaborated thereafter): at the macro level, opportunity structures (welfare regime, economic situation of the country) provide the broader framework and organizing principles. Households vary regarding the non-material resources and specific household situations (needs, aims, ambitions, problems) at the micro level (we compare households in similar socio-economic conditions). To grasp the households' ability to influence their situation, it is important to analyse what they perceive their scope of agency to be. This is revealed by their assessment and interpretation of their situation (at micro level) and the opportunities they perceive to have (provided by institutions at the macro level). This framework enables the identification of household strategies that feed into subjective wellbeing. All these elements change over time (temporal context) and contribute to the quality of life of the household.

Based on this framework, the following assumptions and expectations underlie our research⁸:

- Previous research shows that rather secure and predictable objective conditions (welfare state, economic situation, household situation) which allow for planning are key components of quality of life (e.g. Wood 2006; Geissler 2007; Schöneck et al. 2011; Pacek and Radcliff 2008). Quality of life should therefore be enhanced if individuals or households are able to maintain or improve their current material conditions and social position in a society, whereas the lack of the ability to plan would rather lead to anxiety and worries which may spill over from one domain to another (Bassi et al. 2013; Drobnič et al. 2010).
- The global financial crisis of 2008 changed the objective conditions; therewith it has the potential to impact on subjective wellbeing and QOL. Although everybody

⁶ Maxwell (2013: 39) defines the conceptual framework as “the system of concepts, assumptions, expectations, beliefs, and theories that supports and informs” research. It may be understood “as a set of key concepts and interrelationships organised in a way that reflects aspects of a process or system, and which helps us guide our choice of methods and research design” (Vesely and Smith 2008:494).

⁷ In contrast to Veenhoven's (2000) concept of four qualities of life, living conditions and household's resources are not seen as *quality* of life but as *conditions* for quality of life.

⁸ The data we analyse were collected within a project focussing on household strategies and not quality of life. From the results of previous research and theories, we elaborated a conceptual framework that makes our perspective explicit, clarifies our assumptions and expectations and guides the analysis of the data without determining the perspective. Our analysis is deductive (guided by the conceptual framework) and inductive (from the information given by the respondents).

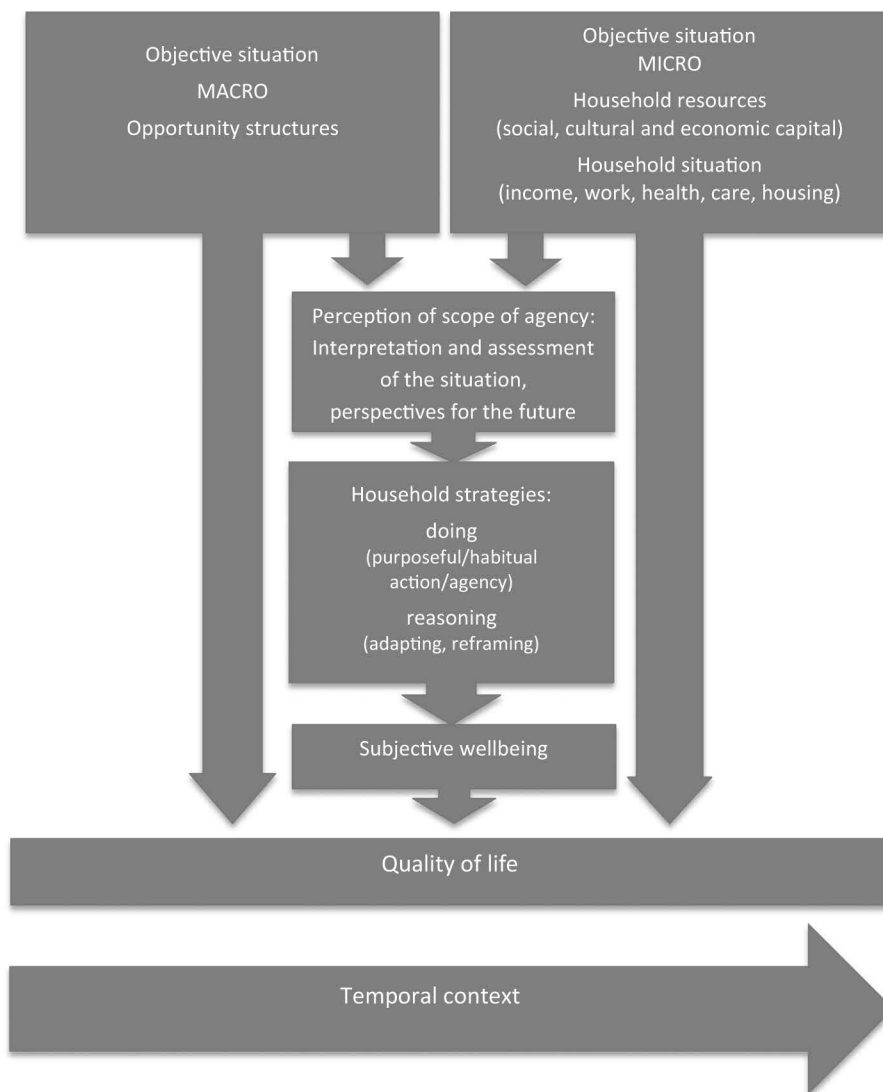


Fig. 1 Conceptual framework for the qualitative analysis of quality of life

may be affected by such changes, specific positions within the social-inequality order are more strongly affected than others (Mackert 2010), in particular the population in precarious socio-economic conditions. Due to the strong and enduring impact of the crisis in Spain in contrast to the rather short impact of the crisis in Switzerland, we expect differences regarding the households' QOL in our samples in Lausanne and Pamplona.

- The conceptual framework suggests that quality of life results from the interplay of living conditions and subjective wellbeing. As people and households position themselves within a social and spatial context with distinct opportunities and constraints, we assume that the perceived scope of agency is an important mechanism to better

understand quality of life. Households assess, deliberate, negotiate, and take action (Williams et al. 2014 [1999]:167) with their particular resources and constraints in mind. Hence, to detect how people and their households experience their QOL, we account not only for their resources, but also for their assessments and valuations of their perceived scope of agency (Camfield et al. 2009:7). This should reveal mechanisms that help to unpack the way households experience quality of life.

Methods

The data were gathered within the project “A Comparative Perspective on Strategies of Households in Precarious Living Conditions in Four Countries” financed by the Swiss National Science Foundation (SNSF, Grant no. 116605). We analysed the qualitative interviews of households in two cities: Pamplona, Spain (t1: 2009, $n=24$; t2: 2010, $n=17$), and Lausanne, Switzerland (t1: 2008, $n=25$; t2: 2009, $n=24$). To obtain the defined target group, households were sampled in purposefully selected lower-middle-income neighbourhoods according to expert interviews and statistics available. Households were screened by means of a random selection of telephone numbers. The criteria for screening were the combination of an income measure and a scale of items of deprivation (Budowski et al. 2010). To establish the sample of households to be interviewed from those eligible, we selected according to the diversity of household composition. Within the household, we asked to interview an adult person who was knowledgeable about the situation. Sometimes the interview was conducted with two people (e.g. couple or a mother and daughter). Our information was collected by ‘individuals embedded in households’ and represents a specific perspective of the quality of life experienced by a household. In Switzerland we interviewed the households just before and during the onset of the global financial crisis (spring/autumn 2008) and again in autumn and winter in 2009; in Spain the interviews were carried out in spring 2009 and in autumn 2010.

The information gathered is retrospective and prospective on how these households aimed at maintaining or improving their socio-economic conditions. Having information from two points in time allows analysing beyond a ‘snapshot’ of the situation that interviews at one point in time provide. Topics were the actual household circumstances, difficulties, resources and assets, how they managed everyday life, what their expectations and plans were, and the household trajectory, including important events and changes between the first and second interviews.

We carried out the analyses by working inductively and deductively applying thematic charts on the following themes (Ritchie and Lewis 2003): a) Living conditions and their evaluation; b) strategies to deal with living conditions and to improve life; c) future perspectives and d) the meaning, reasoning and assessments provided for the strategies in the current situation, in order to grasp how the households assess their scope of agency, their quality of life, and with regards to which points of reference (Williams et al. 2014 [1999]) in time, in place or socially.

To elaborate the experienced quality of life, we focused on what the interviewees said was important in life (Camfield 2006:4; Williams et al. 2014 [1999]), what was going well, where they had problems, what opportunities they perceived (scope of agency in a given context), what strategies they adopted to resolve these problems and what perspectives they felt they had.

In a second step, we sought connections between the scope of agency and the household specific resources and constraints. We distinguished between what ‘facts’ informants told us about and how they interpreted and assessed them (subjective evaluation of opportunities and constraints as well as satisfaction with the domain or situation). We developed thematic charts to identify/illustrate different patterns of agency (action, adaption/reframing, resignation) and their logics for the household. These patterns were combined with the households’ perspectives and what the situation meant for them. From this empirically grounded approach, we were able to identify some mechanisms of how objective living conditions and subjective wellbeing were linked and how the interviewed households experienced their quality of life. From an analytical point of view, this procedure suggests that objective aspects (the welfare regime, the economic situation of the country, the households’ resources and constraints) *and* subjective aspects (assessments, interpretations, agency and wellbeing) contribute to quality of life.

Results

We limit our analyses to the strategies concerning those life domains in which the households in Lausanne and Pamplona declared to have the greatest problems: health, work, finances, work-life-balance and care, and housing. In Lausanne, the problems in these domains were rather straight-forward with only a few spill-overs into other domains. In Pamplona, most households had cumulated problems, generally with one or two separate salient problems. These problems led to spill-overs into other domains. Unsurprisingly, nearly all households talked about financial problems. In Lausanne, health and work⁹ were the major issues, always simultaneously linked with financial problems. In Pamplona the major issues were work and income, but most households had to deal with two problems simultaneously and also further spill-overs.

In the following sections we describe the households according to the domain in which their major problem was, the spill-over into other domains and the households’ possibilities to improve quality of life via the opportunity structures. There were 1) households with health problems of at least one member, 2) households with a difficult work situation, 3) households with financial problems only, 4) households with problems to find a work-life-balance, 5) households with housing problems and 6) households not perceiving problems.

Health Problems

Health was a core problem in eight Lausanne households (CH7, CH8, CH9, CH10, CH13, CH14, CH18, CH21) and two Pamplona households (ES08, ES03). In two more Pamplona households, a health problem developed in combination with other problems (ES18, ES06). In both cities, health problems spilled over into the financial domain and were experienced as limiting the quality of life.

⁹ “[W]ork is a core activity in a society and being in paid employment is consistently ranked as one of the most important determinants of a high quality of life in Europe” (Drobníč and Ana 2011:233).

Although households in Lausanne did not have other resources to buffer the health impact on the financial situation (e.g. household members that could work, other income sources), state transfers by means of disability or old-age pension alleviated feelings of insecurity. The pension income was low but sufficient to make ends meet; this led to a positive attitude towards the welfare state.

“When I see how much difficulties people have to find a job, I have to say I’m lucky to be retired now. [...] The SUVA (accident insurance) pays me a pension. If I add the pensions of the SUVA and the invalidity pension, I get 80 to 90 % of my former salary.” (CH18, t1, 2008)

As household members with health problems were not integrated in the labour market anymore, their quality of life was not affected by working conditions. At the same time, not all households managed to accept their situation: some felt excluded from work and social relationships.

“I don’t have anybody. I’m really totally alone to get through.” (CH13, t1, 2008)

Their scope of agency was limited because they did not know how their health would evolve, even if their income was assured by the State. As a consequence the Swiss households did not need to adopt other strategies to make ends meet. They had stopped planning the future.

“I live from month to month, from day to day. I won’t make plans for the next year or think about what I will do in ten years - except if my health will change. But now we live from day to day.” (CH7, t1, 2008)

These households had no future perspectives, and experienced a lot of frustration and suffering (from illness).

“My life? It’s only to bear the pains and, euh, to be all alone. It’s true that there are days when I am discouraged.” (CH10, t1, 2008)

When compared with the other households in the Swiss sample, the quality of life of households with health problems seemed to be lowest. They had the fewest opportunities, least subjective wellbeing, lacked plans for the future and perceived no perspectives to improve their situation.

In Pamplona, a pension-aged woman with health problems (ES03) had a widow pension that was too low to live off. Her children also supported her financially. Health and too low an income were experienced as obstacles to socialize more and led to frustration; she lived from “day to day”.

A second household, a couple in their fifties with a child (ES08), was confronted with the husband’s serious health problems a decade ago. His subsequent disability required a complete reorganisation of the household’s income sources. The household experienced downward socio-economic mobility despite the 100 % disability pension and the wife’s (very fulfilling) self-employment. Their quality of life (economic problems, problems within the family) was then substantially affected at the onset of

the husband's health problems. However, at the time of the survey, it was the unreliable labour market that threatened their prospects.

“His illness has triggered all this [...] the economic problems and in particular family problems. [...] Because of [the unreliable labour market] this uncertainty, if I have a job now, who knows if I might not have any job at all or no formal job later on. We are all in the same boat, I see it with my family, they are on fixed contracts, but they don't know till when, they don't know what will happen.” (ES08, t1, 2009)

Should the household need support, they would first resort to the family for help and consider social assistance in the worst case. However, the household had the impression that its profile would never quite fit the criteria for state support, so state support did not really seem to be an option.

“I would seek help from my family and if for some reason that would not be possible, if I would not have any other opportunities, I'd go to social assistance. [...] They select very clearly defined and specific profiles ... this makes every application difficult; they always create problems for you, something that does not fit. They don't accept any variation that might exist within a profile.” (ES08, t1, 2009)

Through processes of adaption, reframing, and slight health improvements, this household's situation had stabilized at a lower level. The interviewee felt proud that they had managed the situation and felt they had regained in quality of life. The economic crisis in Spain and uncertainty regarding their income were major problems. Uncertainties were addressed by actively seeking solutions where possible (e.g. the interviewee would apply for stable jobs despite her age and fear of loss of work satisfaction), and also by adapting and reframing (building perspectives).

In summary: the ability and opportunities for household members to work or the potential for support from the family beyond the household moderated the impact of the low level of financial income provided by the state. Quality of life as experienced in the Spanish cases varied with health problems: it seemed important to be able to manage the situation and invest in domains where they felt something could be done or achieved (even if these domains were curtailed by the crisis).

A Difficult Work Situation

Work was a difficult life domain for five households in Lausanne (CH3, CH4, CH12, CH19, CH23) and eleven households in Pamplona (work being the major problem among the households ES02, E04, E05, ES06, ES17, ES11, ES16, ES20, E22; and with it as a spill-over problem among others: ES15, E21).

In Lausanne all five households were affected by insecure employment conditions and times of unemployment and/or by perceived pressure and stress at the workplace, which clearly worsened their quality of life.

“I can't bear that stress any more, but I just can't say this in my job, because journalism without stress doesn't exist.” (CH04, t1, 2008)

“It is really a strain. [...] When you nurse the patient at home, you are alone with him - which means alone with large responsibilities, alone in a job that is a physical and - even more - a psychological strain.” (CH12, t1, 2008)

“All I want is to work, to have a stable life.” (CH23, t2, 2009)

The work problems were associated with income insecurity and financial problems, often at specific periods of the year, when there was less work available (e.g. in summer for the journalist or in winter for a man working in the construction sector). Other life domains were not explicitly perceived as problematic – however, the interviewees all talked indirectly about how their insecure jobs spilled over to worries concerning health (would they be able to resist the pressure in the long-term?) and isolation (they lack time to maintain their social network because they had to work so much).

In these households no other member could compensate the lack of income: two cases (CH19, CH23) were households with an immigration background and their educational certificate was not recognised in Switzerland. The other three households (CH03, CH04, CH12) were single households or lone parents. They experienced particular stress, insecurity and pressure at work, as they had no partner to rely on who could also contribute to income. Most of these households with work problems linked their difficulties to the global financial crisis. Being independent workers or working in professions particularly affected by the crisis (e.g. independent journalist or construction worker), they perceived their scope of agency as being limited by the economic situation.

“Maybe, if the global situation, the society, the economic system - I don't know - if people earn well, if life is stable and if there is no crisis, perhaps people will use taxis.” (CH19, t2, 2009)

These interviewees tried to work as much as possible to make ends meet without external help. As market opportunities were only partially available, they had the welfare state in mind as a “lender of last resort”. There was a positive attitude towards the welfare state and they knew there would be unemployment benefits when needed.

“Life is work, work is life. [...] In Switzerland, there is a social system, they give you money, they pay the rent, the bills, the insurances, all this. Thus, ‘having nothing’ does not exist.” (CH19, t2, 2009)

Compared to the households with another type of main problem, households with difficult work situations experienced their quality of life as moderate; they saw some opportunities to manage their socioeconomic wellbeing with the state as “lender of last resort”, but they felt constantly threatened by unforeseen events like the crisis.

In Pamplona, a large range of households was affected by work problems: households with young people, people in pre-pension age and immigrants with and without work permits. Amongst almost all households, there were spill-over effects from work problems into other domains. *Young people* sharing their flat (or exceptionally living alone) complained about the difficulties to get a stable job corresponding to their qualification, and about not being able to become independent and live the way they wanted to.

“We three young people living here together, I think we are living through a very difficult moment regarding work, very difficult, because no work will provide you with stability over time nor with a decent wage, so we are living in constant insecurity and from day to day. You can’t make plans from now to a year from now, at least economically.” (ES22, t1, 2009)

Most young people responded by investing in education, seeking work, mutual solidarity, applying for state help that was rarely granted, and if so, rarely paid out. Some interviewees adapted by ‘keeping what they have’ even if the job criteria were below their qualifications; others deplored the insecurity. Those who managed to have a stable job felt privileged and stressed the value of the security of their contract, even if the wage was barely sufficient.

“I have continued studying to achieve an even higher education to be able to get a better job, but doing this and not being able to get a better job, well ... this is due to the crisis. [...] [My job] is more or less stable but it also has to do with the situation of the labour market, they reduced my time to one and a half days per week.” (ES20, t2, 2010)

The analysis reveals that education and work among young people were considered important assets to assure their quality of life. Despite bleak prospects, young people still had hope that the situation would improve. The stage in the life course seemed to allow young people to imagine a (better) future ahead.

Households in *pre-pension age* varied regarding the evaluation of their situation. Some members became unemployed, became pre-pensioned or could not change their workplace. The interviewees felt obliged to accept whatever job they managed to get and were partly resigned.

“What makes the situation complicated is, evidently, the bad economic situation in general. It is very different in a home when all working age members are working and live a life based on the work schedule than when the situation is bad and almost all members are unemployed.” (ES06, t1, 2009)

“[In order to avoid very long commuting hours] I would have to find a new job, but I cannot, I cannot, because I have a fixed contract and if I would find a job here and leave the other job, I am at an age at which they won’t take me anymore, so I will be working here till I become pensioned.” (ES11, t1, 2009)

“[I]t could be better, but if you cannot influence the situation directly, all you can do is adapt and that’s it.” (ES06, t1, 2009)

Some households relied on other household members’ resources and on their rights from the state as working citizens (widow, invalidity or old age pension). The analysis of these households reveals that they evaluated their living conditions with respect to future prospects: approaching pensionable age with sufficient income in the near future relieved current problems and enabled positive perspectives, otherwise not.

“[Y]ou know some situations pass, like that you have to face some expenses and so on [...]. Well in our case it will be better, because we will have liberated ourselves from various expenses [children, mortgage].” (ES11, t1, 2009)

If prospects were poor due to health problems, cut-backs in salary or due to the crisis, then the future looked bleak. Future perspectives impacted on the way the households assessed their wellbeing: for instance whether the scope of agency to improve a situation was perceived available or not (ES11), whether the situation was considered transitory (ES07) or rather impossible to change. The latter case led to adapting to the situation (ES09).

Most *immigrants*¹⁰ with work problems emphasized the opportunities they have received in Spain from the State and NGOs. Nonetheless, they presently experienced the crisis and were very worried about the future. They had networks with citizens of their country of origin, were active in NGOs or made use of governmental services for migrants or courses.

If I lose my job, then we are really screwed up [the interviewee and the two unemployed country mates living with him whom he supports]. (ES05, t2, 2010)

The migrants' view towards the state was rather positive and they had more opportunities when compared towards their country of origin (in terms of support, implementation of laws, etc.). Despite rather deprived living conditions, they assessed their life to be more or less working. They mentioned benefiting from one or the other situation and to have some form of perspectives for the future. They were active (having migrated, seeking work opportunities, legalization, further education, achieving something, supporting each other etc.), they adapted and accepted (because there were few alternatives, few options, or because of the crisis) and they reframed the way they assessed their situation by using their country of origin as a reference and the opportunities or constraints they would face there.

“[I]f I think, considering the crisis as a foreigner, well in my country there are several substantial problems, because here there is a lot of help for the Spanish people, so I think that the situation is much more difficult in other countries. Things like this will pass here.” (ES16, t1, 2009)

The way immigrants dealt with the situation seemed similar regardless of household composition, age or stage in life. It could be argued that it was a particular selection of people who decided to migrate. A naturalized single man having achieved a certain standard of living was currently standing at the crossroads of the decision on whether to stay in Spain or return to his country of origin because he was experiencing downward mobility.

¹⁰ Immigrant households with work permit are: ES19: Ecuador, ES04: Ecuador, nationalized Spanish, ES05: Senegal, ES13: Colombia, ES15: Colombia; without work permits: ES05: Senegal, ES16: Peru. A qualitative study on crisis-ridden Spain further differentiates the populations and finds that undocumented workers and “immigrant workers experience greater precariousness”; they are pushed to extreme precariousness, that “will probably also have an impact on the physical and mental health of these workers” (Porthé et al. 2010:422–423).

“Many of my friends have returned to their country. So, I too, I have to think about this decision. I don’t know what to do. [...] My preoccupation is that if it continues for several years, and we will have to deal with the situation, the lack of jobs and you can’t find a job [...] there were a lot, because in my work and in view of the critical situation and as the management saw no way out, they laid off a whole bunch of us. I was kind of used to work and to receiving a certain amount of money that helped me for everything, a good salary.” (ES04, t2, 2010)

In summary: quality of life varied substantially amongst the households with work problems in Pamplona; it seemed to depend on whether and what opportunities they felt they had to manage their socioeconomic situation, on whether they thought they could ‘muddle through’ in some way or another as times would change. Nonetheless, the effects of the global financial crisis in Spain threatened them all.

Only Financial Problems

Four households in Lausanne (CH5, CH15, CH17, CH22, all migrants) and two households in Pamplona (ES01, pension, socially integrated; ES10 very old couple) reported financial problems that were not combined with other problems.

In Lausanne the households’ financial problems were due to low salaries, low social transfers (pensions) or high costs for children. Those who were employed were mainly in stable jobs. Households with double-earners felt somewhat more secure than single-earner households. Their difficult financial situation did not seem to spill over to other life domains. Their scope of agency and quality of life could be enhanced only if they had a higher level of income through pensions or salaries. Households with pensions in Switzerland had almost no perspective to improve their situation over time. Households with members working had a critical view of the state and did not consider it option to seek support.

“Who wants to work, finds a job in Switzerland. In Switzerland, if you don’t want to have problems, you have to work. The social insurances won’t give you anything.” (CH22, t2, 2009)

If the labour market did not offer possibilities to earn enough money, migrant households sometimes re-framed their situation by comparing their current situation in Switzerland with that in their country of origin.

“I know well misery, the poverty of a country—I grew up in Latin America. Here you have economic wealth, but you have human misery. But we are happy not to be in this human misery, we feel very well, we’re just limited by the finances.” (CH15, t1, 2008)

Being a migrant led to a higher rating of their quality of life in Switzerland, not least because they even had the option of returning to their country of origin if they could not make ends meet. Apart from their financial problems, their quality of life seemed to be rather high.

In Pamplona two households had financial problems only: they both received very low (old age or widow) pensions, supplemented by an additional (financial) support

from their children and from the State of Navarra. Also the State of Navarra provided some in-house care. Similarly to households receiving pensions in Switzerland, Spanish households had no perspectives for improving their material living conditions. One widowed single-woman household (ES01) ‘adapted’ socially, she is a very active volunteer in the community, and therefore she felt socially integrated. Yet she felt substantially deprived overall and particularly ashamed to receive the supplemental financial support from the state.

“I am not satisfied because it is a shame that someone becomes a widow and they give you 45 % of your husband’s salary as widow pension (€520). Then the government gives me some supplementary help of €115.” (ES01, t1, 2009)

The couple of the other household (ES10) was old and frail (aged between 80 and 90). They had accepted life the way it is (help from their son, children and external care) without seeking further perspectives.

Problems to Find a Work-Life-Balance

Four households in Lausanne (CH11, CH16, CH24, CH25) and one household in Pamplona (ES19) had some form of work-life-balance problem. In Lausanne, the care and health of children was a problem that spilled over into the work and financial domain in a negative way. Cumulated problems and psychological fragility reinforced the households’ already insecure situation and rendered a balance between the different life domains difficult.

“There is what happened to my daughter (sexual abuse), there is the fact that my husband is alcoholic. There is my disease. Anyway, these three points have changed the course of our life at different levels.” (CH11, t1, 2008)

“[T]here is a little bit the feeling of being crushed between the young children and my parents who have demands, nevertheless. To reconcile everything, that’s not possible.” (CH16, t1, 2008)

The scope of agency is perceived as limited when the children are at home and not yet independent. In contrast to Spain (Budowski and Schief 2014), problems regarding childcare in Switzerland are not linked to the global financial crisis; childcare problems seem to lead to a negative attitude towards the Swiss welfare state that provides too little support for families.¹¹ There is a lack of adequate state support and the household members do not earn enough money to buffer risks; only the community can buffer problems with emotional and sometimes financial support.

“We don’t have a lot of support in Switzerland and, well, with only one salary you can’t get through. So, uuh, yes, I think it is a bit complicated. [...] I was looking for a self-help group of parents, but this didn’t exist, so we created a self-help group ourselves.” (CH25, t2, 2009)

¹¹ The public child-care system in Switzerland is relatively underdeveloped (Holtmann et al. 2012:91).

Apart from that, the households adapt to their situation and limit their expenses as far as possible. The quality of life experienced among this group seemed low.

In Pamplona, the household's work-life problems resulted from the working time schedules (rotating shifts between the couple), childcare and opportunities for self-fulfilment in terms of time (for further education and opportunities for the child in this case).

“You have three shifts so it is difficult to do anything. I would like to finish my studies or follow courses from a university at distance, but this way I simply can't [...I would like] my son to be able to do some sport like three days a week, but it is not possible this way.” (ES19, t1, 2009)

Other than that, a number of households mentioned issues regarding work-life-balance problems that were related to the global financial crisis; having to work in the jobs available, regardless how time-consuming they might be (e.g. in terms of commuting) or in terms of time spent seeking work, they had no opportunity for leisure due to financial constraints.

Housing

Housing did not seem to be a pressing problem for the interviewed households in Lausanne. In Pamplona, alongside the problem of qualified stable work, housing was a major problem for most households with young (Spanish) people sharing a flat (ES20, ES21, ES22, ES24). A qualified stable job, however, was more important than housing. Only work seemed to allow for some type of planning, as they felt they did not qualify for state support if they were younger than 25 years old; however, there were opportunities for some to receive support from a governmental program to become independent.

“A lot of young people live here, we have a lot of friends; we help each other a lot. But regarding the institutional support, the truth is that we young people do not qualify because you have to be older than 25.” (ES22, t1, 2009)

“I had the opportunity to [...] live alone [thanks to the social housing funding scheme] [...] the truth is that about 95 % of the young people have problems to become independent and live on their own [...]” (ES02, t1, 2009)

There was one exception where housing was the main problem: a young couple (ES14) experienced the loss of their mortgaged house through fire. This event triggered their financial,¹² couple, work-related and work-life related problems, as it pushed them over their financial limits. The global financial crisis aggravated the problem. Although the couple was desperate and first focused on working as many hours as possible to decrease their financial debts (first interview), they seem to have resigned a year later (second interview). The young man, basically in charge of earning the salary, opted for a trade-off between trying to make ends meet at the end of the month, his health, and his work-life balance. The previously applied strategy did not fulfil their expectations.

¹² A trial with the house insurance for compensation was on-going at the time of both interviews.

“Formerly I worked weekends, now not! Formerly I couldn’t make ends meet at the end of the month and I cannot do it now either, so it is the same bottleneck in the end.” (ES14, t2, 2010)

This household did not rely on the state and did not want to ask for help; however help was accepted when offered (e.g. a cheaper apartment from a friend); they adapted by reinterpreting and reframing their situation.

“I love one quality she (his partner) has: she does not allow me to be sad for such things like not having money or not being able to make ends meet. [...] [In order to be happy, the interviewee is writing a book:] It is a dream that is free of cost; you wake up every morning saying you are obliged to the people who want to read my book. Hey, and I love this, it really works!” (ES14, t2, 2010)

No Problems

Four households in Lausanne (CH1, CH2, CH6, CH20) and two households in Pamplona (ES12, ES13) had no substantial problems. Their situations varied. Communalities of the households in Switzerland are that they have high social and cultural capital, are active and have a positive attitude.

“I am a very autonomous and very independent person, so it is clear that I get through well.” (CH1, t1, 2008)

“I found plenty of people who helped me a lot, at the social assistance or at the unemployment benefits service.” (CH20, t1, 2008)

Despite (objective) difficulties regarding the work situation of at least one household member, these households consciously adapted to their situation, so their subjective wellbeing was high.

“I am very satisfied with my life. [...] I think my life would change a lot if I had a lot of money, but it is no problem to live my life right now without a million Euros.” (CH1, t1, 2008)

“Actually I still can buy what I want and there are a lot of people who can’t. That’s why I say I feel well where I am.” (CH2, t2, 2009)

Some rather precarious situations regarding the living conditions were not perceived as so problematic because the household members knew they could rely on the state in case of need.

[Nurse, working on call]: “Well, my personal work situation suits me perfectly. I want to work like that. I always did it like that and I always got through very well like that. I am very satisfied with how it runs at work.” (CH1, t1, 2008)

[Explains why he would have no problem to ask for state support]: “I am Swiss, I have a Swiss passport, so I know that I never - maybe it’s easy to say - it’s not in the sense that I want to take advantage of the system.” (CH6, t1, 2008)

Due to high cultural capital and no risks cumulating, these households' confidence in the opportunities of the labour market was high; if they would fail on the labour market, they would mobilize their social network. As a consequence, they were able to plan, they had perspectives for the future and a feeling of mastering of the situation. Their quality of life was the highest in our sample.

[Their wish for the future]: “That we continue well, that we feel well, as we do so far.” (CH20, t1, 2008)

In Pamplona, we interviewed two households with no problems; both were couples with high cultural and social capital. A Spanish couple (ES12) had work and their life as a couple was going well. They had a daughter studying abroad and had accomplished their responsibility towards her education. They were able to pursue aims of self-fulfilment, building on what they had achieved in the past, they were doing well at present and perceived perspectives and opportunities in the future. The migrant couple with working permits (ES13) was young and highly educated. They compared their opportunities in Spain with their country of origin, highlighting how large their scope of agency in Spain was (albeit legally complicated and burdensome). Therefore they wanted to contribute to change their environment for the better.

“As our life has been so satisfying professionally and personally in the sense that we have been able to do what we want to, for example in our enterprise [...] we want to contribute our grain of sand to change the mentality of dependence [on the state] that exists in this country.” (ES13, t2, 2010)

The two couples were socially integrated; they had accomplished or were accomplishing various aims; they were focused on the opportunities of the labour market, so they felt they were doing well. The State had more of a constraining role regarding self-employment, and communities and the household were important. The larger family was less a topic as the two couples had their own resources (education, social network and household).

Conclusion

Whether and how the objective situation (welfare regimes, economic situation of the countries, household situation) and the subjective perception of the opportunities relate to the households' quality of life was our research question. We explored the mechanisms that might be at play by means of a conceptual framework that connected the objective situation, the household strategies, subjective wellbeing and quality of life. We focused on households in precarious socio-economic positions where we assumed the effects concerning the way welfare regimes work to surface. Based on the conceptual framework, we argued that opportunity structures and households' quality of life

might be linked by means of the scope of agency households perceive to have. Subjective wellbeing represents the evaluation of the households' situation, whereas quality of life results from the way households are able to deal with their situation in the light of the opportunities they perceive to have.

Empirically, we analysed household strategies and living conditions and elaborated what quality of life means for about 25 households interviewed twice around the onset of the global financial crisis in 2008 in two cities, Pamplona and Lausanne. We applied a qualitative approach that emphasizes subjective accounts of how people are doing and feeling. Apart from gathering factual information regarding current living conditions, our aim was to reveal what households do to maintain or improve their socio-economic positions. We (mostly) interviewed one person ("embedded individuals") about what he/she perceived as positive or desirable for the household, what he/she thought was negative or lacking and how satisfied he/she was with these different issues with respect to their household. The analysis of the household strategies revealed crucial problems in various life domains, how they were linked to other domains, and how they spilt over from one life domain to another. It also brought to the fore the structural opportunities the households perceived to have and their strategies to address their problems. We interpreted this information by taking into account the households' individual conditions and subjective wellbeing. By comparing the results of our analysis grounded in these subjective accounts in connection with the households' more factual current socio-economic situation, we elaborated how the households experienced their quality of life.

Our approach is novel in that it tries to unpack the existing relationship between objective conditions and subjective wellbeing by including opportunity structures and introducing the notion of the "perceived scope of agency" revealed through household strategies. Empirically, the analysis reveals the way households argued about, acted within and experienced their current state of quality of life.

Opportunity Structures

The households in the two cities were in similar socio-economic situations and had similar difficulties to improve their quality of life. The results suggest that opportunity structures influence the households' interpretation and assessment of the situation and their perspectives for the future in different ways in the two cities. A number of the sampled households in Spain perceived the 2008 global financial crisis to reduce their scope of agency by limiting their opportunities; they faced work-related problems. In Lausanne, the sampled households seemed to experience the crisis less strongly; moreover, the problems and resources at the micro level seemed to be more important for quality of life. On the one hand, health problems and/or stressful work situations hampered planning in everyday life. On the other hand, being conscious of the household members' cultural and/or social capital was considered a resource and enabled perceiving a higher quality of life.

Structural opportunities became clearly visible in the way the sampled households assessed the extent to which seeking support from the State or/and the labour market's opportunities and/or relying on organizations and the family might be successful. The households' problems seem to emerge independently in various domains, due to the strong impact of the economic crisis in Spain, the perceived lack of, low level, conditional or unreliable state support and difficulties to access the labour market.

Problems cumulate, and are aggravated when they spill over to other domains. This situation is less the case for the sampled households in Switzerland, where problems did not cumulate to the same extent. The majority of the interviewees in Lausanne considered the State as a “lender of last resort” for employed people and a stable, reliable support for the retired. However, the latter notion was dependent on the households’ subjective perception of the state; it varied, in particular, amongst migrant households in Switzerland, as some rejected the State as a last resort, while others emphasized exactly this function.

Scope of Agency

The results both from the Spanish and from the Swiss sample (Pamplona and Lausanne) suggest that perceived scope of agency is very important to improve living conditions, to achieve subjective wellbeing and perceive a better quality of life. If action (“doing”) in response to the global financial crisis or the limited opportunities in the labour market was not considered or experienced as a successful endeavour, agency changed from action to either adapting and accepting the situation, reframing it in another way, or resignation. Although a few sampled households did not accept their objectively deprived and precarious situation, almost no households voiced their concern through a political process or protest. If efforts aimed at improving the viability of the household’s strategies succeeded, it enhanced feelings of increasing quality of life. In addition to this, reframing ambitions (‘downsizing’, dreaming, seeing the positive side of the issues or doing what was possible), or projecting prospects of improvement into the future (in particular for older people waiting for their pension, or for young people) allowed for postponing satisfaction for the future without questioning and feeling menaced by the current situation too much.

Life Course

The sampled households’ answers clearly revealed that action was closely linked to their past and present experiences with opportunity structures, and what they thought their future prospects to be. The interviews at two points in time enabled us to trace changing patterns of agency. The position within the life course is important: young Spanish people are desperate because they see no future prospects, however, they hope that the situation will change and meanwhile invest for the future; immigrants were grateful to be in Spain or Switzerland, although they were very worried about their chances in the labour market; amongst the elderly, it was their perceived scope of agency that would enable them to change their situation that varied and seemed to influence quality of life. Scope of agency seems to be related to future prospects and in this way feeds into quality of life.

In summary, we argued that QOL is the product of the interplay between (1) the objective situation (welfare regime; economic situation of the countries, households’ resources and situation) creating opportunity structures, (2) the perception and assessment of these opportunities, (3) the perceived scope of agency allowing for managing the problems households face in various life domains and for reducing uncertainty, and (4) subjective wellbeing resulting from (1), (2), and (3). As our research revealed, the interplay between the objective situation and subjective wellbeing is dynamic: the sampled households’ account was grounded in their situation and the interviewees took the time

perspective into account: if households were able to buffer insecurity and individual problems, their quality of life seemed to be higher; if there was an accumulation of problems of the different household members or if people lived alone and had difficulties integrating themselves socially, QOL seemed to be lower. These results contribute to shedding some light on and unpacking the aggregate indicator of subjective wellbeing (happiness and satisfaction) by analysing the complexity of the interactions between the macro- and micro-level. Subjective wellbeing of embedded individuals seems to be related not only with the evaluation of the objective situation (satisfaction) or an affective state (happiness), but also with the opportunities perceived to be available within the given household and the spatial context (Switzerland or Spain) as well as future prospects. Subjective wellbeing varied substantially in similar situations: this was, on the one hand, related to the perception of such different opportunities and future prospects and, on the other, dependent on whether the household was able to manage its situation (agency) or whether it resorted to adapting, reframing, or accepting the situation, in particular when opportunities for agency were lacking. Perceived lack of opportunities and/or the inability to act and deal with the situation lowered subjective wellbeing and the way the households experienced their quality of life; however, subjective wellbeing could be influenced by means of adaption and reframing despite objective conditions that were constraining and limited (as stated already by Sen 1989:45). This way of influence, in turn, moderated how QOL was experienced.

We conclude that a qualitative approach to quality of life is empirically enlightening and theoretically promising. Novel aspects for QOL studies are revealed: the role of the opportunity structures, the contexts and their interaction with individuals embedded within households seeking better living conditions could be carved out. Also, mechanisms between QOL and the life course, and future prospects were revealed. Embedding individuals in households, locating them in particular socio-economic positions within opportunity structures and considering them active agents provides a fruitful analytical focus. Quality of life might be more than the interaction between living conditions and subjective wellbeing or these dimensions taken separately. Detecting mechanisms resulting from the interaction between structure and agency with respect to research on quality of life appears to be a promising direction for further research.

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