

ROMANIAN HOUSEHOLDS DEALING WITH PRECARIOUSNESS: A LIFE-COURSE APPROACH

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ABSTRACT: This paper addresses the main pathways through which households avoid slipping into poverty in Romania by employing a life-course approach.

Recent researches on social stratification found that in every country we can delineate a particular social layer composed of households living just above the poverty threshold, whose members struggle to reach a more secure prosperity while facing constant threats of downward mobility. Drawing on recent precarious prosperity research, and based on in-depth interviews carried out in 2013 with 25 households situated in between poverty and prosperity from a Romanian city (Cluj-Napoca), we use a life-course approach in order to account for the main routes into precarious decency of our sampled cases. We found evidence that opportunities for agency in order to overcome precariousness are contingent on household's type, its gender composition and members' interlocking life trajectories. Life-course approach allows us to understand household situation in time perspective and to account for the influence of changing structural context

framing individuals' life-course patterns. At the same time, individuals' life courses are increasingly de-standardised within the current post-communist context. The transition from state planned to market economy, coupled with the minimalistic welfare state, and with the low social and institutional trust altering the solidarity of communities are joint factors leading to declining opportunities to rely on other resources than those provided by household members. Interviewed households vary according to their composition, history and assets, further affecting the odds of slipping into poverty. Therefore, our paper raises concerns for policy-makers.

Key words: life course; precarious prosperity; gender; agency; Romanian households; precarious decency

1. Introduction

As a result of post-communist social and economic transformations that have led to ongoing changes within the social structures of post-socialist societies, there is a growing concern among researchers to address the relevance of gender, age and other sociological categories with regard to the poverty that unevenly affects men, women, the youth and the elderly, and other categories of population from this region. Researchers have recently documented the new mechanisms of social stratification and class formation (Eyal *et al.* 1998), as well as the growing feminisation of poverty in Central and Eastern European countries (Emigh and Szelenyi 2001; Domanski 2002; Fodor 2002), but the knowledge remains patchy.

After 1990, following the communism collapse, political and economic instability has altered Romanian's life satisfaction. A composite indicator of the perceived quality of life by Research Institute for Quality of Life (Zamfir *et al.* 2010) encompassing 60 components grouped along the main life dimensions shows that, overall, in 2006, people evaluate their quality of life negatively with a score of 2.89 on a 5 point scale (where 1 = very bad, 5 = very good and 3 = neither bad, nor good), while a similar measure used in 1980 shows a relatively better score (Zamfir 1984). Furthermore, people continue to perceive themselves as rather poor (4.4 on a 10 point scale), even if they consider themselves as being less poor than in 1999 when the average score amounted to 3.7 (Zamfir *et al.* 2010). The poverty rate increased tremendously in the first years following the fall of communism, rising from 4% in 1989 to 20% in 1993 (Stănculescu 2007). The poverty rate started to decline as a consequence of the economic growth the country registered during the first years of 2000s (World Bank 2003). With the ongoing economic crisis, Romania again witnesses an increase in the share of persons with an equalised disposable income below the risk-of-poverty threshold. Eurostat data on Income and Living Conditions (EU-SILC) show that the monetary poverty rate is 22.6% in 2012, compared with 18% in 2004. The poverty is transient however and most households move in and out of poverty depending on household strategies and its members' characteristics, especially head household's sex, education and occupation (Stănculescu 2007). Building on this observation, and based on in-depth interviews, this paper contributes to the literature on poverty by addressing the perceived risks Romanian households have of slipping into poverty when in precariousness.

1.1. Comparative research on precarious prosperity

The present paper draws on recent research on *precarious prosperity*. This term refers to the socio-economic position of households that are situated just above the poverty threshold, but whose means to cope with life's contingences are few (Budowski *et al.* 2010). Monica Budowski and her colleagues refined the term 'precarious prosperity' starting from Hübinger's (1996) empirical findings on a particular socio-structural category in Germany situated above the poverty line but whose lived realities are similar to those in poverty. Hübinger split the range of population's income in five equal parts both above and below the poverty line and found that in order to understand the challenges of upward and downward socio-economic mobility it is more meaningful to look at a zone of precariousness which extends beyond the poverty line and also encompasses the first three quintiles above this threshold. Building on this, Budowski *et al.* (2010) claimed that such a structural category could be identified in other socio-economic and cultural contexts, and sought to design criteria to delineate it within international comparative research. An attempt to use this concept and its underlying research methodology in international settings concerned the comparative study of precarious prosperity in Chile, Costa Rica, Spain and Switzerland (Budowski *et al.* 2010; Amacker *et al.* 2013). The authors looked at the strategies households situated in this precarious prosperity zone design so as to cope with life uncertainties and avoid slipping into poverty, depending on the structural contexts shaped by the complex relationship between welfare state type, family composition and level of community support. The research teams examined first the distribution of income while also considering the cross-country variation in standard of living, and then, based on a screening questionnaire applied in several neighbourhoods of selected cities, researchers have carried out in-depth interviews with households who appeared to fall into the precarious prosperity zone in each country. Members of households in precarious prosperity face many uncertainties when planning their life courses and deriving coping strategies to reach a more secure prosperity. The authors drew attention to the paradoxical situation of living which 'on the one hand, despite restricted material standing, it permits a certain degree of planning and realization of opportunities, and on the other, due to its restriction, it results in inherent insecurity and thus the threat of downward mobility.' (Budowski *et al.* 2010: 276, highlighted in original). Although both words (i.e. *precarious* and *prosperity*) do not travel easily across different socio-cultural contexts given their political and normative underpinnings (Barbier 2005), Budowski and colleagues convincingly argue that this term is better suited for international comparisons than other established concepts in the field of poverty – *marginalidad*, underclass and social exclusion – which do not account for mobility across their

underpinning dividing lines: centre/periphery, above/below and inside/outside, respectively.

1.2. Delineating the category of households situated in between poverty and secure prosperity in Romania

Within the frame of a recent comparative project on precarious prosperity in Romania and Switzerland, the methodology developed by Budowski *et al.* (2010) was adapted by the binational research team in order to render operational the concept of precarious prosperity in Romania. Based on EU-SILC data from 2011 for Romania, the target population has been found either between 60% and 100% of median equivalised income of 8.970 lei (approximately 2.075 euro), or above 100% of the median equivalised income while simultaneously witnessing the enforced lack of at least 4 items out of a total of 9 deprivations considered (e.g. to face unexpected expenses, to be able to afford one week annual holiday away from home; to pay for arrears, to keep home adequately warm, to have a personal car). Hence, the data analysis at the household level has shown that in 2011 in Romania, 20.2% of the households were in poverty and 38% in precarious prosperity, while 41.8% in a zone of more secure prosperity (those households whose income was situated above 160% of the median equivalised income and whose number of deprivations were three or less).

The most salient feature of the precarious prosperity group is the significant threat posed to it of slipping into poverty (Budowski *et al.* 2010). This is particularly true in contemporary Romania, where household resources are scant due to increasing vulnerabilities in the labour market (Stănculescu and Marin 2011), a minimalistic or emergent welfare state (Cerami 2008; Kuitto 2011), little community support and widespread social distrust (Voicu 2010; Mueller 2011). Bearing in mind these structural features of Romanian society, the fourth section of the paper discusses the various risks of slipping into poverty by four representative cases according to their household type, further suggesting labelling this category as ‘precarious decency’ due to lack of strong evidences for strategies of achieving prosperity. This study’s field evidence suggests that the paths to precarious decency and ensuing risks of slipping into poverty are unevenly distributed according to household characteristics, gender composition and its members’ life trajectories.

2. A glimpse on precariousness based on life-course patterns

Interest in studying precariousness has long preoccupied social research and continues to be a main area of concern due to its bearing on the

dissolution of social cohesion. According to Clement *et al.* (2009), precariousness has to be understood as a living situation resulting both from precarious employment and the broader social context and vulnerabilities that frame it (e.g. divorce, health injuries, and care responsibilities for other household members).

Most often, scholarly research has used the socio-economic position of the household head (typically a man) to assign a household to a specific segment of the socio-economic ladder. There exist few studies on the genders, profiles and life transitions of different household members with regard to the social mobility of a household. In order to better understand how households become or remain trapped in precariousness, this study takes into consideration the life events of men and women in various households and what these events mean to them. In addition, an understanding of the variety of household structures present in post-socialist Romanian context helps to better grasp the multifaceted nature of precariousness and how it affects the ability of men and women to cope with precariousness across their life stages.

In the field of social science, the past few decades have witnessed an increasing amount of interest in a life-course approach to understanding individual lives in relation to their structural and institutional settings (Anxo and Boulin 2006; Kohli 2007). While researchers acknowledge the influence of the broader socio-cultural contexts on life transitions that are normatively governed, it is also stressed that questions of agency must be posed in contemporary post-industrial societies characterised by less regulated labour markets and troubled welfare states (Heinz 2003).

It is widely held that the growing participation of women in paid work, debates surrounding the need for a work/life balance, the constant rise of life expectancy and the central emphasis placed on human capital in knowledge-based societies are all drivers of the emergent interest in a life-course approach as a way to address the link between life patterns and social change (Anxo and Boulin 2006). In their effort to understand household patterns of economic integration over life courses, the above-mentioned authors have drawn attention to the need for life-course policies that promote social equity (and, more narrowly, gender equity) by enabling different groups to choose how they allocate their time and incomes over a life course without reducing their prospects for retirement or stifling the development of their career. This study attempts to understand how various household members' actions and choices are framed by opportunities and constraints generated by social structures and institutions in communist and post-communist Romania. The life courses of different household members' intertwine with one another and alter the pool of resources existent within a given household. However, in order to understand many

households' current situation of precarious decency, and the likelihood of their downward or upward mobility, we need to consider the social structures that have an influence on gendered life-course patterns. Despite some progress in terms of attitude and support for gender equality among the Romanian population, changes in norms and behaviours are moving at a slow pace both within family (Voicu *et al.* 2009) and state institutions within the country (Magyary-Vincze 2004; Weiner 2009). This paper seeks to shed light on these aspects of precarious living as well as discuss different strategies to overcome the uncertainties faced in everyday life when struggling in precarious decency.

Welfare states appear to play a critical role in shaping male and female life courses, and are often cited as central in contributing to the standardisation of gendered life-course patterns: '(t)he less state-provided social support there is, the fewer are the differences in male and female participation throughout the life course and vice versa' (Heinz and Krüger 2001: 38). Today, however, there is growing recognition that female life courses are more sensitive to competing demands from various institutions that women are forced to deal with (Heinz and Krüger 2001). As Cerami (2008) stressed it, in Central and Eastern European post-communist countries characterised by the economic restructuring resulting in changing social structure, welfare states have to face both old and new social risks, the main challenge being 'the establishment of new and different forms of refamilisation, in which women are required to fulfil the social and economic function of wives, mothers, workers, and care-givers in a new and substantially less secure market economy' (Cerami 2008: 1099). In Hungary, Spéder *et al.* (2010: 183) contend that in the post-socialist period 'it is not the women's life course that has been re-traditionalised, but the male life course that has been de-traditionalised'. Therefore, it is quite legitimate to ask whether these changes (e.g. changes in labour force structure, dismissal of life-long employment, increasing gender wage gap and demographic changes especially in the area of family formation) can alter gendered life-course patterns and the extent to which men and women can become agents of their own, less standardised lives.

3. Methods and data

A screening questionnaire was designed in order to identify those households whose incomes and deprivations fall into the empirically delineated category situated in between poverty and secure prosperity based on EU-SILC data for Romania. The households interviewed for the present study were part of the pool of 80 face-to-face questionnaires applied in

randomly sampled households from selected neighbourhoods¹ in Cluj-Napoca. Households were asked for informed consent to participate in the qualitative stage of this study given that their deprivation and level of income fit the target category. Therefore, the 25 households chosen for interviews were asked detailed information about the main themes of life domains (e.g. work, education, leisure, health and housing) according to a detailed interview guide. The interviews were organised according to time perspective. They began in asking the current socio-economic situation of each household member, and then continued with questions on past life events and life transitions that the informants considered to have had an impact on their present situations. The interviews concluded with questions regarding the participants' future plans and potential opportunities to accomplish them. Table 1 offers a summary of the different household characteristics.

Interviewed household members have a high education level since the majority followed at least vocational school, while three persons hold university degrees. The average satisfaction with the standard of living for the sample of interviewed households is very low.² Only 3 households out of 25 declared that their living situation has slightly improved compared with the previous year, while the majority perceives their standard of living as deteriorating (14 households) or unchanged (8 households). Concerning the subjective assessments with respect to how close to poverty or prosperity households situate themselves on a scale where 0 is very poor and 10 is very rich, the average score (3.9) indicate closeness to poverty. Households' most common deprivations concern the inability to have a meal out at a restaurant at least once a month (24 households mentioned it), followed by the impossibility to spend one week holiday away from home (18 households) and the lack of a car (13 households).

We have chosen to present one representative case from each category of household (household identifiers: RO_09, RO_10, RO_16, and RO_24. See Table 1). This method of selection was chosen to illustrate the impact of different transitions and life trajectories within the context of a precarious household situation and available opportunities of household members to avoid slipping into poverty across the different household types and socio-historical periods.

1. The selection of neighbourhoods was made following suggestions of academics and civil servants from Cluj-Napoca in order to enhance the chances of targeting those city areas where the incomes of population could fall within the target group.
2. The mean score is 3.2 on an 11-point scale, where 0 is not satisfied at all and 11 is fully satisfied.

TABLE 1. Household types and living arrangement of their members by age and gender

<i>Type of household</i>	<i>Household ID</i>	<i>Description of living situation</i>
Couple with children	RO_04	Husband (46) works as car driver at the city-hall and wife (43) as nurse. Both changed their professions after de-industrialization. Son (22) is student and daughter (15) is in highschool
	RO_05	Husband (55) currently unemployed, wife (51) is manual worker in textile industry. Their older daughter (22) is enrolled at the University and the younger one (19) is in highschool
	RO_06	Husband (44) works as design editor and she (27) maintains the content of a website and have a 3 years old daughter
	RO_07	He (51) works in constructions and changed his employer only once. She (51) works as cleaning woman. Older son (25) works from time to time in construction and the youngest (20) is student and works during summer
	RO_10	Husband (46) is truck driver, and housewife (45) taking care of their 12 years old son
	RO_11	Husband (57) is unemployed for more than four months and actively searches for a job. Wife (54) employed as personal assistant for her ill son (19)
	RO_18	Wife (53) works as cooker and cleaner at day-care and her husband (45) is working he falls 10 months back with salary payments. Their daughter (12) is enrolled in school
	Female-headed households	RO_12
RO_14		Mother (65) married when she was 28 years old and get divorced at 32 has two sons. One (37) is just returned from Italy after a few months working without pay and is living with her, from her pension of 780 lei. The youngest (36) still in Italy with his family
RO_16		Mother (60) taking care of a severely ill son (38)
RO_19		Lone mother (70) receives pension of 720 lei living with a dependent son (45). The latter was employed as personal assistant to take care of his father but did not succeed to find work on labour market after his father passed away

TABLE 1. Continued

<i>Type of household</i>	<i>Household ID</i>	<i>Description of living situation</i>
Families without (resident) children	RO_02	Retired husband (60) and working wife (55). They have two married daughters, both expecting to give birth
	RO_15	Husband (63) and wife (62) are both retired and living from their pensions. No child
	RO_17	Both spouses are retired and have pensions of 2300 lei. Husband (65) holds a university degree and her wife (64) has a postsecondary school. They are helping their son and daughter in law to raise their daughter (6)
	RO_20	Single person (65), retired. Her children (two daughters and a son) are living on their own
	RO_22	Wife (52) is teacher on temporary contract and finished her BA and MA between 2007 and 2012. She is keen on life-long learning. Her husband (59) was retired and 9 years later has lost pension benefits because it was found that he did not had the proper age (?)
	RO_23	Husband (67) and wife (66) are both retired and their only son passed away at (41). From time to time they help their granddaughter
	RO_24	Partners (engaged to be married), she (29) is Ph.D. student and he (29) works as accountant. No child yet
	RO_25	Retired couple, he (76) and she (71) are both retired and alongside their pensions they have savings from agriculture of subsistence and from the rent of a room. Their children are grown up and are living with their families
Extended family	RO_01	Extended family of a retired couple living with their divorced daughter and her child
	RO_03	Old couple with adult daughter. Husband (64) receives pension, housewife (58) without any social benefits and daughter (23) working as cleaning woman
	RO_08	Husband (50) is early retired for health issues and wife (49) is manual works in textile industry and their son (22) is employed in industry as electrician and started postsecondary school
	RO_09	Father (70) has a pension and sometimes earn extra money as car driver, his son (37) works as self-employed (therapist massage) and his wife (34) is aesthetician. Both partners hold university diplomas in other fields. Their son (8) is enrolled in primary school
	RO_13	Retired mother (72) and the family of her son (40), car driver, his wife (38) and works as cashier and their son (15) is in highschool
	RO_21	Both spouses, he (60) and she (57), are retired and their son (37) works as taxi driver on part-time, and household income is 1400 lei

Source: Author according to household members' interview declarations. Ages of household members are within brackets.

4. Precarious decency in the eyes of its beholders

4.1. RO_09

This household comprised 4 members, including a young married couple and their son, aged 8, as well as the man's father, aged 70. The house is owned by the father. The members of the household collectively manage everyday living expenses, as the young couple cannot get by on their own uncertain income. Nonetheless, as the young man with whom we spoke to put it, the couple would like to keep their accounts separate from that of their father's:

- My father has retirement benefits [...], that's constant, but anyhow, we try to separate the two things ... him with his moneymaking, we with our incomes.
- I see. And the expenses, do you keep them together?
- Mmm ... let's say he helps us now and then, but if dad didn't help, we couldn't make it financially.

Our informant was born in 1976, and although he was only 13 years old at the fall of communism in Romania, he describes himself as a child of communism who learned various practical skills of which he uses in order to earn money on occasion. He and his wife have university degrees in economics and agronomic sciences, respectively, but neither of them holds a job in their field of specialisation. Although our informant worked as sales manager when he was in his 20s and early 30s, he stated that he could not stand this kind of job anymore due to the unhealthy, highly mobile, and competitive quality of the job, and because it does not fit with his life philosophy and growing family responsibilities:

I was expected to leave on Monday morning and to come back on Friday evening, and this is a situation that at my age, as I have a family to support and a father who is 70 years old, it is difficult, so then I had to make a choice.

The choice the informant made is illustrative of the gender inequalities in opportunities and freedom to use them in a specific household organisation. He acknowledged that over the past few years he opted for training in massage therapy, as he learned about the opportunity to take courses in his city, where one of his friends organised intensive courses that lasted a few weeks. He paid for these courses with a loan received from his wife's aunt, which he expects to return to her once he is able to make a living by practicing as a massage therapist. He plans to open a space for practice

at home by making some changes to their house. In the meantime, however, he practises massages on his friends and acquaintances on a massage table that he received from a relative who left the country and did not need it anymore. His wife learned to perform traditional nail application without any formal training because the training courses to become a nail technician were deemed expensive and the couple's unsteady earnings barely cover two-thirds of their daily expenses:

Well, my wife started making technical polish and stuff like that. Today she does about 2–3 manicures, collects the money, though maybe in a week she has no more clients. That's the disadvantage [of the job]. For now, at the moment, we cover 60–70% of the expenses ... we manage to cover them. For the rest, dad helps, my wife's aunt helps, our mother-in-law helps. Each of them [help] when and how they can.

The informant's wife has a shorter and different work trajectory. Despite her tertiary education, she has had several short-term jobs that were mostly informal and below her education level. The main job she cited as her longest that involved a formal contract was in a cosmetic local factory, which lasted for the two years between her completion of high school and entry into college. At 26 years old, she had completed university and became pregnant. Since then she has not been able to find formal work. Our informant estimates that once he opens up his practice as a massage therapist that he can also employ his wife. This way, they could jointly sell their services within their own space.

The oldest person among the members of the household, the informant's father, appears to be in the most secure position. He is a pensioner with a steady income. In addition, he earns some money by operating as a driver for a neighbour who owns a small commercial space and needs constant help bringing in his merchandise. He usually accomplishes these activities in the morning while his grandson is at school so that he can be available to look after him in the afternoon. In spite of their precariousness, our informant speaks positively about his future career, believing that the choices he made towards it and the changes in his life philosophy will result in major life improvements in the near future:

The story is simple, I don't see myself, ... I don't see myself employed. I'm absolutely convinced that the activity I will [soon begin] will pay enough so that I don't [have] ... to become from a pawn ... maybe an employer, why not, in this field, and to have an activity a little bit different than before. Now I have changed my way of thinking, my daily routine and so on. I made major changes in my life in the past years, both in terms of thinking ... [my] way of ... first of all of being ... I have transformed. Let's say I am a different person.

4.2. RO_10

This household comprised a family with two parents and their son. The wife in this house was the only participant interviewed. Her husband was away, as he works as truck driver, which requires him to frequently be gone on long-distance travels. After finishing high school, her husband worked several jobs consecutively without periods of unemployment. When she met him, he was employed in the food distribution industry, in which his mother also worked. He eventually had to leave this job because he could not carry heavy boxes, and he got a job in the construction industry. The interviewee stated that this was also not an appropriate job for him because she did not like to see his damaged hands. Therefore, she encouraged him to get a commercial driver's licence. By the time the couple had their son, the husband had already acquired a job as a truck driver: '[Him] being from a family of drivers, his grandfather a driver, his father a driver, even though he was not raised by his father, but it seems it is inherited. And I said, "It's ok if I make you a driver"'.

After finishing vocational school, our interviewee immediately gained employment in the industrial sector in a state-owned heavy equipment company. Unlike her husband, after she lost her job in 1998 due to the privatisation of the company, she did not find another job. This was partly due to her responsibilities as a mother, but mostly because she did not have any other useful training, as the vocational training she took during the country's communist period lost its value in the emergent post-communist labour market: 'I had no instruction for the demand in '98 and I took no courses. Maybe somewhere I took the wrong path. I got somewhere at a crossroad and I didn't take the right path.'

Our informant has a continuous work history in the same company from when she was 15 until she became 30 years old. She has received some compensation salary and unemployment benefits. Then, at 32 years of age, in 2001 she became pregnant and quickly became a full-time mother and housewife:

After I gave birth, I couldn't do it anymore. Nobody helped me with him. He was a sensitive child, as he is nowadays. He had a sickly disposition. I was taking him to kindergarten about a week a month. As for the rest, he [son] was home sick. It was a special situation. There was nobody to help me. My mother-in-law ... she's gone [passed away]. I have no one. So I continued with him.

The informant is now 45 years old and thinks that she would not be able to find work even if she wanted to because she lacks the required skills. She feels disempowered and lacking agency:

It weighs me down. It obsesses me, because the days pass and you feel like ... an insignificant human being. To no avail, you have no joy. You keep on waiting, it eats you away. [...] So the child stops me. And my husband is always gone, so it's only me with the child, like a robot. You wake up in the morning, prepare the child, send him to school, he comes back, you cook for him day by day, day by day ... you feel worthless. There are days when you feel worthless, without anything, no purpose in life, as if you have nothing to fight for. You can't dream. What do you dream? You tell me.

Mindful of her out-dated vocational training and perceiving herself as too old to begin new training or search for a job, our informant is completely dependent on her husband's income and, to some extent, on help received from her retired mother, who lives roughly 40 km from Cluj-Napoca in the countryside.

Gender and age-based discrimination is perceived to be commonplace in the contemporary Romanian labour market, as suggested also by Special Eurobarometer 393 (2012). A significant share of our interviewees acknowledged that, over the past 20 years, the difficulty of finding a job has increased steadily, especially for older people and for women who had to interrupt work to care for children or the elderly.

4.3. RO_16

This household comprised a single mother and her severely ill son. Although it may appear improper to classify this household as single-parent family due to the adult age of her son, this was deemed the most suitable category for the household. The woman of this household was born in 1953. She received vocational training in her life and gained employment in the textile industry. Except for one maternity leave when she was 22 years old, she worked hard until she retired in 2008:

I worked 38 years, only how much overtime and all that freeze. It was so cold that we were wearing our coats, the gas had no pressure, and we couldn't use the sewing machine. [...]. You just couldn't work. We were working 12 and 16 hours, which weren't counted for the retirement age. If they were counted, it would have been more than 45 years [of work history]. How many Saturdays and Sundays did we work during the Ceaușescu era? We were working for export, and things were supposed to be done in time. Some people got sick, some went to work sick too. I didn't even take medical leave until I fell down.

Her son is 38 years old. After he completed high school, he performed mandatory military service in 1995 and 1996. Over this time, he started to feel

pain in his legs. This problem eventually worsened and led to serious disabilities. He is currently immobilised in a chair. While his diagnosis is not clear, after many years of examinations and hospitalisations he was granted a permanent disability pension in 2010. Being divorced, the informant has to take care of her son by herself. She also occasionally asks her sister or neighbours for help, especially when she needs to take her son to the hospital. Her divorce and the onset of her son's health problems happened at the same time. She acknowledges that life as single mother taking care of an ill adult son is hard. She also recalls that throughout her life-course she always had to manage her budget with great care in order to be able to handle unforeseeable life events:

I think that it also depends on the way you administer yourself and to know how to slow down, to limit yourself, to know your budget and to schedule it. So, I never thought that I would have money now and be able to eat and live well, never in my life, and I'm 60 years old now.

Divorce and illness are life events that are not planned but can occur. There are very few structural-institutional elements in society that can alleviate the strains that such events bring to individuals, especially to the lives of women/mothers. After her divorce, the interviewee paid the rest of her mortgage loan in order to keep the apartment that she and her spouse began to purchase in 1976. In addition to this financial burden, between 1995 and 2010 she had to struggle for her son to be recognised as a disabled person so that he could receive a disability pension. In Romania, receiving assistance from the welfare state can take many years and can be jeopardised by episodes of institutional corruption. One such episode was reported by our interviewee concerning the doctor in charge of her son's case:

Then, in '99, 'cause he's retired for health issues in '99, then I had to go every Thursday and they were calling me every Thursday and I had to take a leave of absence from work to go with him [ill son] to see the medical committee for examination. He wouldn't go by himself anyway. Someone had to go with him. We happened to find a doctor in the committee. I don't know if she's now free or jailed, who was receiving the bribe, but if you didn't give her something she would postpone you until the last day of the month ...

Corruption is a thorny issue in Romania that may cause low confidence in the state's institutions. On a 10-point scale of one's confidence in the Romanian government, where 0 means no confidence and 10 means total confidence, 15 out of our 25 interviewees replied in a questionnaire that they have no confidence at all in the government. Five interviewees fell in the middle of the scale, 1 interviewee selected the number 2, and the remaining

4 persons did not answer the question. One might assume the non-responses to conceal negative attitudes towards state institutions. More than 20 years after the fall of communism in the country, people in Romania (especially from the lower levels of society) still distrust each other and are afraid to express their discontent with the country's governance. Based on data from European Values Survey (wave 1999), Voicu (2010) shows that in Romania only a tiny fraction of population reports widespread interpersonal trust. Indeed, while on average approximately 30% of West Europeans confide in others, only 10% of Romanians agreed that most people can be trusted when asked whether, generally speaking, they would say that most people can be trusted or that they need to be very careful in dealing with people. Similar low levels of trust in institutions are found in Romania compared with Western counterparts, which can illuminate our informant's discussion about her neighbours' lack of civic participation when it came to housing issues in her apartment building:

You know what the problem was? If you fill in a collective complaint you'll never gather half of the people. Some work, some are old, some are ill, paralysed ... others are afraid of the consequences and don't dare. [...] Everybody talks and is unhappy, but when it comes to go to the city hall, they don't go. [...] I don't know, that's who we are, I think we still cling onto Ceaușescu's [inherited] ideas 'cause we're afraid something might happen.

4.4. RO_24

This household comprised a young couple. The couple recently acquired their flat with the help of a mortgage loan. Both partners participated in the interview. Both partners completed master's degrees abroad and agreed that upon the completion of their studies they would apply for jobs. However, the woman found a part-time job while studying abroad and remained there longer than anticipated, as explained by the male partner:

We returned in two waves, so to speak. I got back two years ago and she, having a stable job there ... I [male partner] was not having anything home yet. We decided not to return together with nothing financially [...], thus I returned first. I found employment and after one year she returned too.

Upon her return, the woman continued her studies as a Ph.D. student and was granted a monthly stipend of roughly 170 euros to teach classes. She works from home most of the time due to a lack of teaching assistant

positions. Working from home is highly disruptive to her academic research because she is forced to take frequent breaks to attend to the households' chores: 'I am also a housewife in a way. Let's say that, concerning the house-keeping – it's me who does it because I am home, and you know how it works: you see what needs to be done and you have to do it'.

The male partner in the relationship is the main financial provider. Although the woman contributes to the family's income to a certain extent, the family could not be labelled a dual-earner family. Income is a serious concern for the couple in terms of their decision either to have a child or to postpone having a child until they find financial stability. In the male partner's opinion, his partner needs to give up her doctoral studies and find a more standard job in order to have the kind of steady income fit for raising a child. Despite the couple's lack of consensus about pursuing parenthood, both partners seem content in their decision to return to Romania. Even though their standard of living was higher abroad, they consider that their overall quality of life has improved upon return.

Both partners acknowledge that their current challenge is to be able to have some monthly savings by reducing their level of consumption. They agree that they were not able to meet their goals, as they recently moved in an apartment in need of extensive functional renovations. With regard to their projected transition into retirement, they both think that by the time they reach that point there will be no sustainable pension system in the country, and thus they need to build up savings or find an activity that will pay for their living costs.

5. Discussion

Similar to findings on precarious prosperity in Switzerland, Costa Rica and Chile (Budowski *et al.* 2010; Amacker *et al.* 2013), Romanian households in this category share a common concern over their limited income. However, very few cases provide evidences of strategies to improve their prospects for upward mobility, as identified among precarious groups in France too (Delcroix 2004). In Cluj-Napoca, most interviewed household members acknowledge that they use up all their scheduled earnings for the ongoing expenses, four households have to consume their assets and savings or to borrow money so as to cover living expenses, while only one household is able to have some savings although by cutting back on food spending. A higher degree of proximity to poverty than to prosperity was suggested by both responses to the screening questionnaire and narratives of interviewed household members, prompting us to use a better suited label for this specific population, namely 'precarious decency'.

These households' structural position is dynamic and their prospects for social mobility depend on the complex relationship between household characteristics, gender composition and member's life trajectories unfolding within the structural context of Romanian society. The above four cases allow us to understand the main pathways into precarious decency as well as, from a life-course perspective, strategies for households to avoid slipping into poverty. Our first case illustrates a rather transient situation of precariousness due to the household head's transition from work to education in order to adapt his work life to the evolving needs of his family (i.e. the presence of a young child and a father who is growing old). The family has higher prospects of reaching secure prosperity. Out of the three male members of this household (the informant, his son, and his father), two are active in terms of income. The main trigger of change in the household appears to be the choice the informant made to pursue another career and to motivate his wife to do so along with him. Previously an employee of a company, he is currently self-employed and is optimistic about his chances to become an employer if his practice develops well. The prospects for upward mobility of this household may be derived from male agency. Social institutions and community support do not appear to provide any support and are not considered by our informants as buffers against the poverty risk.

Another pathway into precarious decency is illustrated by the households in this study that include couples with children. Unlike the situation of extended families, the disadvantage of this kind of household is its lack of financial assistance from elders, which, regardless of what amount this may be, helps to maintain financial stability. Most households in this category are made up of individuals who possess now devalued vocational school skills acquired during the communist period. Most of these people had to seek out new training to find employment after the fall of communism. The women in this category appear less motivated to acquire new training and often seek refuge in their primary role as housewife, especially when their husbands can provide some form of a steady income. A reduced sense of agency and feelings of personal failure are prevalent features in this type of household. The main assets of these households are predominantly their homes (except RO_06), because the tenants of these households had the opportunity to buy them at low prices after the fall of the communist due to the decree-law 61/1990 regarding the preferential right given to tenants to purchase their inhabited state-owned houses. Romania has the highest number of homeowners in Europe. Between 1993 and 2002, the percentage of homeowners in the country increased from 90% to 97% (Eurostat 2012). However, the same source also details the very high housing costs in Romania. In 2009, households on average spent 25% of their disposable income on their houses. In our opinion, this type of

household situated in precarious decency may eventually become much like that of the extended families. This could entail a positive scenario in which grown children with higher human capital earn better incomes and contribute to household income. Otherwise, in case children leave parental home, this might entail that couples in such households will have to rely on adequately rationing resources while bearing in mind that by the age of retirement they may not have contributed enough to the public pension system due to interruptions in their work histories. The welfare state should therefore address these specific issues to better assist this demographic of the country's population.

In this study, the third category of households seems the most established in precarious decency since it appears that lone mothers have few prospects of social mobility. Most of the mothers in these households are divorced, and the task of caring for their child(ren) will not allow them to easily improve their situation in the latter stages of their life course. Most of these women have low levels of education, are retired, and rely on pension benefits and (to a certain extent, depending on their children's age and health status) other modest welfare benefits (e.g. disability pension, child allowance).

Finally, households with any (resident) children are mostly those inhabited by older families, typically those including retired persons or persons close to retirement but also one young couple. We have chosen to present the latter household because it was the only case that allowed for a discussion of possibilities for socio-economic mobility, while for those retired there are few (if any) prospects for mobility due to their reliance on stable pension benefits. Unlike older families, it has become increasingly difficult for younger families to buy their own houses. Case RO_24 speaks to the challenges young families face in the housing market. Housing prices in the country have significantly increased compared to the beginning of the 1990s. Despite their higher human capital compared to the average household situated in precarious prosperity, household members of RO_24 cannot feel secure about their economic prospects, especially since the female partner opted for continuing her doctoral studies, while not being certain about her chances to secure an employment during and after these studies. Taking into account the troubled economy of the country, their prospects for stable career are low, and it seems that their planning towards parenthood is very much dependent on the one partner's career.

In conclusion, precarious decency in Romania does not entail a homogenous living situation but a variety of possibilities situated within a continuum of risks and opportunities according to the type of household and gendered life-course patterns of its members. The compelling evidence on precariousness in this study speaks to the fact that the welfare state in Romania has little ability to reduce the potential of households to fall into

poverty. As a consequence of the minimal welfare state in Romania (Zamfir *et al.* 2010), our informants have little expectations regarding state's intervention and therefore their strategies to overcome poverty risk rely mostly on family support and on labour market participation. Given the large share of population in precarious decency in contemporary Romania, our findings evidence the need for policy measures enhancing work participation, especially for older person and for women for whom divorce, childbirth or family members' illness seem to be turning points triggering ruptures in their work trajectories.

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