Exploring Resilience with Families

National Report for Belgium

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Increasing Resilience in European Families

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Abstract

This report presents the analysis of the empirical research conducted in Belgium for Work Package 4 (WP4) of the rEUsilience project. It outlines the methodological approach taken to data collection and analysis and presents the findings of the empirical work undertaken. The report's underpinning evidence was obtained through six focus groups conducted with 45 members of families in different parts of Belgium between March and June 2023.

The focus of the research was on family-related risks and so the participants were chosen by virtue of potentially or actually experiencing risks or difficult situations. The participants were drawn from families on a low income, lone-parent families, families living in a rural area, families with a migrant background and families with unpaid carers. The evidence was analysed using thematic analysis. The study provides insights into the obstacles facing families in responding to labour market risks when caring for children or other family members, as well as the resources and skills people mobilise to overcome the pressures they face.

The over-arching findings are as follows:

- The increasing cost of living adds further pressures to families already coping with a low income.
- The financial pressures, especially when combined with a lack of support for care-giving, appeared to be causing mental pressures, especially for lone-parent families.
- Children were very prominent in participants' considerations and meeting their needs was a strongly-voiced priority for all those who had children. The cost of children's extracurricular activities was one of the most difficult budget items for families.
- Financial pressures and limited income resources were associated with further insecurities, especially for those who were not in ownership of a property.
- Lone parents, especially those of a migrant background, appeared to be experiencing most pressures, including feelings of being 'othered' at times. Often, there was a language barrier for these and other participants, which prevented them from accessing benefits or from supporting their children's school homework, for example.

- The social protection system was perceived as incoherent, with the rules of eligibility difficult to comprehend.
- In some groups, participants conveyed stoic attitudes, which could be interpreted as a form of resilience. Resourcefulness and creativity were evident, especially when they were seeking ways to manage their limited resources.
- Participants with young children expressed intensified difficulties in joining the workforce. Despite having the desire to undertake paid work, many lacked the care support necessary to do so.
- Participants were critical about the current political state of the country. They conveyed a sense of disappointment and low trust towards the government and its institutions.
- Civil society organisations, such as poverty-focused associations, were the most prominent agencies in supporting families to overcome the challenges they faced.
- When asked to suggest improvements, participants expressed a strong desire for a solution to the childcare-employment hours dilemma. Among perceived improvements in this regard were expansion in childcare services that are in alignment with working hours, as well as flexible working arrangements that respect the childcare hours. Participants residing in rural or remote areas put an emphasis on the need for a wider and better improved public transportation network.

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Introduction

The rEUsilience project, launched in September 2022, features a number of interconnected Work Packages (WPs) that address the following overarching research questions:

- What challenges and difficulties are created or exacerbated for families by labour market risks and demands in the 'new world of work' and how do families try to overcome them?
- How do policies contribute to family resilience, especially in terms of their inclusiveness, flexibility and complementarity?

Work Package 4 (WP4) centres on the experiences and coping behaviours and strategies that families put in place to overcome labour market risks, especially as they intertwine with care, the resources that they have access to and those that they require to avoid negative (socio-economic and other) outcomes, as well as the trade-offs and decisions that people face with respect to the mobilisation of those resources. The research questions to be answered by WP4 are:

- What strategies do families use to cope with risks?
- What resources do they need to avoid negative outcomes?

The focus of WP4, therefore, is on strategies and resources for coping with risks and avoiding negative outcomes. The evidence to answer these questions was gathered through focus groups held in the six countries covered by the study (Belgium, Croatia, Poland, Spain, Sweden and UK). A common focus group guide was designed to be applied as appropriate in the six national settings (see Annex 1).

This report presents the results of the empirical research conducted in Belgium between March and June 2023. It is one of six reports on the individual countries included in the project. The overall project deliverables will provide individual country reports as well as a comparative analysis of the results across the six countries.

National Policy Background and Key Developments

Belgium is a welfare state of the conservative-corporatist type with a high level of social spending (28.7% of GDP in 2018), a low level of income inequality (Gini-coefficient of 25.7 in 2018), a strong and extensive middle-class segment but at the same time an above-average at risk of poverty rate (16.4% in 2018) and rising child poverty rates (FOD Sociale Zekerheid 2023; Kuypers & Marx 2016; Vinck et al. 2017). A fifth of households were at risk of poverty or social exclusion in 2018, higher than in countries with similar levels of public social spending. While the poverty rate declined to 12.7% in 2020 during the Covid-19 pandemic due to extensive cushioning measures (including an increase in generosity of unemployment and social assistance benefits, see Cantó et al. 2022), poverty rose again to 13.7% in 2021. While the pandemic led to a massive government response to cushion the lowest income groups and the working population affected by the economic shock, it did not lead to any structural changes to the social security and labour market system (Cantillon et al. 2021). At the same time, the local public centres for social welfare (PCSW, called 'OCMW' in Dutch or CPAS in French) as well as grassroots poverty organisations and local food banks all indicated an increase in material hardship amongst their clientèle as well as a diversification of people applying for support (including self-employed and employees, which is a relatively new phenomenon) (De Wilde et al. 2020). Recently, the federal government increased the level of social security and social assistance benefits on top of increases for inflation, but the majority of benefit levels are still substantially below the poverty threshold.

Belgium's labour market is characterised by strong insider/outsider cleavages, powerful trade unions and centralised wage bargaining and social concertation systems (Haapanala 2022; Marx 2019). During the Covid-19 crisis, an extensive short-time work scheme ('temporary unemployment') helped sustain living standards and protect jobs for over a third of employees. Minimum wages are high in European comparative respect, and the federal government agreed in 2021 to a stepwise increase over the next years. The shift towards precarious jobs has been comparatively less pronounced in Belgium, with only 8.4% of workers being employed in temporary employment and a low rate of 4.8% being working poor. The proportion of low-wage earners in Belgium (2.6%) is among the lowest of all EU countries (EU average 17.2%). General employment rates are low in comparative respect, in particular for non-EU migrants, older persons and the low-skilled. At the same time, the poverty rate of the unemployed is extremely high at 48%, and the share of jobless households is high despite continuous employment growth of the past decade (FOD Sociale Zekerheid 2023).

Family policies are mainly administered at the regional level, with a reorganisation in 2019 instituting different child benefit systems in Flanders, Wallonia, the Brussels Capital Region and the German-speaking Community. While all regions reformed their child benefit systems, recent simulations from the Federal Planning Bureau indicated that the new child benefit systems were no more effective in reducing poverty

than the former, federal system (Nevejan et al. 2021). Public services such as childcare and public employment services are also administered at the regional level. While enrolment rates of young children in formal childcare services are quite high in comparative perspective, inequalities between income groups are vast and widening over time (Van Lancker 2023). For children with non-employed parents, it is extremely difficult to be enrolled. There are also major concerns about the pedagogical quality of the services on offer, given the highest staff-to-child ratio across Europe (1 staff member for 9 children), low pay and high staff turnover, in particular in Flanders and the Dutch-speaking part of Brussels. Finally, care provisions are also regional competences except for specific disability benefits. Over the past decade, in Flanders a major shift from supply-side to demand-side subsidies was enacted. Currently, the system is plagued by long waiting lists for children and adults in need of care in a context of budgetary restrictions.

In sum, the Belgian situation is one of dualisation. High spending levels benefit well-protected insiders while for people outside of the labour market the income situation and their access to public services is deteriorating. This is the context within which people in the focus groups experience and manage their lives and attend to family exigencies and relationships.

Methodology

This section outlines the methodology that was followed, detailing the sampling strategy, describing the profile of the participants who were recruited for the focus group discussions, and explaining the steps followed in the data collection and data analysis phase.

Sampling Approach and Criteria

Participants were selected based on two sets of inclusion criteria. The first criterion was membership of a 'family', with family understood as two or more individuals who are related and linked together through care obligations (note the lack of assumptions about co-residence and nuclear family). The focus was thus on persons with caring obligations, with this understood in a broad way, including for example where one partner is caring for the other or for another family member because of age, health problems, or disability; parents with children; and adults with other family-related care responsibilities. The second set of inclusion criteria was specific to individuals' family situation, ordaining that different family situations should be covered. On the basis of the guidelines for the research project as a whole and the existing research on family-related risks and their distribution by family and household composition in Belgium, the following five family situations were prioritised:

- Families living on a low income;
- Families led by lone parents;

- Families living in a rural area;
- Families with a migrant-background;
- Families with a member acting as unpaid 'carer' (adults caring for sick children or elderly/disabled relative).

Outreach and Recruitment Strategy

After obtaining ethical approval from the Katholieke Universiteit Leuven,[1] an outreach and recruitment strategy was implemented. The organisation of the fieldwork and the conduct of the focus groups was undertaken by Professor Wim Van Lancker, Ms Eef Gijbels and Dr Alzbeta Bartova of the Leuven team. Participants were recruited through organisations (community-based or grassroots organisations and other civil society organisations). The following phases were followed in the outreach and recruitment of participants:

- **Step 1:** In a first step, relevant umbrella organisations were identified and contacted. Two meetings were organised with the Network against Poverty, the umbrella organisation of several grassroots poverty organisations, and with the *Gezinsbond* (the Flemish family league). Follow-up conversations were organized by phone. The purpose was to obtain an introduction to grassroots organisations at local level through these umbrella organisations. This led to several initial contacts but not directly to a concrete plan for the focus groups. The Leuven team also directly contacted organisations through personal contacts and networks, or 'cold contacting' via e-mail or phone using contact information publicly available online. A total of 18 organisations were contacted. An overview of the research project and its objectives was provided to those organisations, with a proposal to follow up by video call, e-mail or telephone. Ten of the organisations contacted responded to the initial outreach with expressions of interest.
- **Step 2:** After a more in-depth discussion regarding the scope of the project and the feasibility of recruiting participants for the focus group discussions, nine organisations were able to confirm their participation as partners in the study, of which one subsequently dropped out.
- **Step 3:** In a third step, additional correspondence was conducted with the nine organisations to plan the focus group discussions, including logistical arrangements, specific times and dates, and so forth.

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[1] KU Ethics Committee: G-2022-5990-R4(AMD.)

- **Step 4:** In a fourth step, follow-up calls were conducted to confirm the number of participants and logistical details prior to the focus group discussions.

A total of eight organisations, then, were involved in recruiting participants for the seven focus group discussions held in the different locations. The organisations that were involved included advocacy and support groups for the family 'types' outlined above. Five of the eight organisations are local poverty organisations located in Flanders (Belgium). One organisation works with people with chronic illnesses and informal carers (the unpaid carers focus group). Another organisation is a local department of an umbrella organisation in Flanders for parents and children with questions about parenting and growing up (the lone parents focus group). And one focus group was organised with a voluntary organisation for socially vulnerable young people and young parents.

Specific efforts were made to diversify the geographical locations of the focus groups, so as to capture different experiences and recruit participants from various contexts including larger cities, suburban areas, smaller towns and rural regions. Rural location in the Belgian case refers to small cities in a more remote area, quite difficult to reach with public transportation. Furthermore, one mainly French-speaking focus group was organised. Efforts were also made to diversify participants in terms of gender and ethnicity, by asking the host organisations to take into account these criteria when contacting and selecting participants.

Organisation and Conduct of the Focus Groups

Upon arriving at the location, the participants received an information sheet providing additional explanations regarding the study and the facilitator(s) verbally explained the confidentiality rules to each individual personally. Participants were then asked to read and sign an informed consent form.

The focus groups typically lasted between one and two hours. The discussion proceeded on the basis of a focus group guide which was used with only minor variations in the six countries (Annex 1). It consisted of a series of open-ended questions, focusing in turn on challenges and difficulties experienced by families, how they seek to address those and what measures would help them most. As well as direct questions on participants' own situation, a series of hypothetical scenarios were posed to participants to further explore their assessments of the options open to families and the factors that should influence their choice. At the end of the discussions, participants were asked to fill in two short questionnaires (see Annex 3 and Annex 4). The first asked people for some outline demographic characteristics (sex/gender, age, ethnic background, whether born in the country, caring responsibilities, level of difficulty for family in making ends meet). A second asked participants to rank on a scale of 1 to 5 (from least to most importance) a range of items organised into three questions: a list of difficulties facing their families; a list

of existing sources of help; a list of potential improvements by government. These data provided the research team with crucial data on the participants' key characteristics, as well as quantitative data on participants' assessment of the issues faced by their families, the sources of help that had been most useful to them, as well as the type of government support considered to be most needed. Using the opinion survey together with the transcriptions of the focus group discussions makes for a mix of qualitative and quantitative information, but the primary information is qualitative.

The researchers sought to provide a welcoming and relaxed atmosphere for the focus group participants. In all cases, the focus groups were held at the premises of the organisation or at a local community centre where the organisation is located. Coffee, tea and biscuits were offered either at the beginning of the session and/or during a break. In many cases, a number of participants arrived late or left early; some participants brought their children due to lack of childcare options.

In four focus group discussions, some participants did not speak (sufficient) Dutch to be able to fully participate. During two focus groups, interpreters were present to translate the discussion. In an effort to overcome this, two staff members from the organisation where the discussion was held were enlisted to assist in facilitating the participation of these individuals. These staff members translated the questions to the participants and interpreted their responses to the remainder of the group. In the focus group with families from a migrant background, the participants helped each other to translate the discussion. In one focus group, the discussion was held in both Dutch and English, as some participants were English-speaking. One focus group was conducted in French.

Discussions were characterised by a combination of personal stories and more generic assessment of the underlying reasons why families face difficulties as well as the usefulness and relevance of various policy options. In general, the discussions favoured consensus over disagreement, with participants tending to agree rather than disagree with each other. The facilitator played a crucial role throughout by ensuring that participants felt comfortable, and that a friendly, safe and constructive group dynamic was set in motion; by balancing power relations as they emerged and distributing speaking time; by focusing and guiding the discussion towards the key issues; and by deepening the discussion through follow-up questions and prompts. In all cases, one or two co-facilitators were also present and assisted with various tasks, such as note-taking and supporting participants with completing the consent forms, socio-demographic questionnaire and opinion survey. The co-facilitator(s), wherever possible, also noted the sequence of participants' interventions (to facilitate transcription). In all (except one) cases, one or more coordinators or other staff members of the organisation requested to be present. This was generally accepted by the research team as it was felt to contribute positively to the conduct of the discussions, and these people sometimes acted as translators for some participants. In two focus group discussions

(those with unpaid carers and families living in a rural area), one or two staff members of the organisation participated in the discussion as participants. This was because they identified themselves as part of the group category.

The table below outlines key information about the organisation of the focus group discussions, including the location where the focus group discussion was held, the recruitment mode and the number of participants. Further information regarding the recruitment process can be found in Annex 2.

TABLE 1 OVERVIEW OF FOCUS GROUPS

Focus group	Date	Number of participants
Low-income 1	March 2023	7
Low-income 2	June 2023	8
Low-income 3	June 2023	7
Lone parents	April 2023	8
Families in a rural location	May 2023	7
Families with migration histories	March 2023	8
Carers (persons providing day-to-day care for frail older adults or those with a disability)	June 2023	3

First, most of the focus groups were composed of persons associated with a community-based organisation or support group – this was probably to be expected given the recruitment. Secondly, in some cases, a number of participants within a group knew each other to some degree. In four different discussion groups, two members of one family participated: in three cases a couple and in another a grandmother and her (adult) granddaughter. Thirdly, the group 'categories' were not hermetic in that participants shared characteristics relevant to the inclusion criteria of another focus group. For example,

the low family income groups included also individuals with a migrant-background, who lived in rural areas, as well as some lone mothers and persons acting as unpaid carers. Despite having a lone-parent only group, nearly in all groups there were lone parents. While the focus groups were thus not mutually exclusive in terms of inclusion criteria and overlaps in circumstances were present, the application of the criteria ensured that participants in each group shared at least one key characteristic. This was also an important part of the research design, since the focus group discussion guide included two hypothetical scenarios (out of six in all), one of which was tailored to the different family 'types' listed above.

Among the participants also were four 'experts by experience'. This is a Belgian-specific social policy concept that was launched in early 2000s to foster the active participation of individuals confronting diverse challenges in policymaking. These individuals receive specialised training in subjects, such as poverty, disability or mental health, and work for relevant government bodies serving as mediators between people in need and government services. While three of the relevant participants were employed as experts by experience, the fourth stated that they had completed the training but were not working in this capacity as they had decided not to pursue that career and opted for alternative employment.

Following completion, the focus group discussions were transcribed verbatim using the audio recordings. All verbal utterances and some nonverbal expressions (e.g., laughter, crying, hesitation) were transcribed. The transcriptions were completed by one member of the Belgian research team, listening closely to the recordings, and noting the interventions made by participants. The list of participants was anonymised and participants numbered. Any personal details and other data that could potentially be used to re-identify participants (e.g., location, names of employers, addresses, names of children or other dependants, local organisations, etc.) were replaced with code words or single letters (e.g. [LOCATION; X]) or spaces to ensure anonymity. Passages that could not be deciphered based on the audio recordings were marked as inaudible – these were minimal, and usually consisted of individual words or brief phrases, or in a few instances passages where multiple participants spoke at the same time. The transcriptions were cross-checked by a second member of the team, who went back to the original audio recordings to check and improve the accuracy of the verbatim accounts where needed. The anonymised transcriptions were then sent for translation by Oneliner Translations, checked on return and transferred to Oxford using a secure site.

It is important to note that the focus group on carers consisted of three participants of which two were family members. Given this, it was not considered to be sufficiently robust to be included in the analyses. Hence, the analyses to follow are based on six focus groups (the first six as listed in Table 1), comprising 45 participants.

Participant Profiles

The gender distribution of the 45 participants was uneven. Women were in the majority, constituting 73% of the entire group (Figure 1). Nearly a quarter of the participants were men and there was one participant who described their gender as 'other'. The unbalanced representation of men and women might be considered a limitation of the study. However, other studies deploying similar methodologies (for example, Daly and Kelly 2015) and other case studies confirm that recruiting men for these meetings is more challenging since they are less likely to volunteer to participate.

FIGURE 1 PARTICIPANTS' GENDER
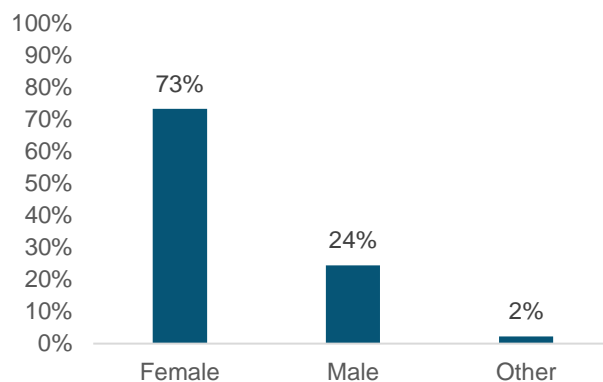
N=45

As presented in Figure 2 below, more than a third of participants was in the 36-45 age bracket, one-fifth was between 56 and 65 years of age, and 22% was aged between 46 and 55 years. While there were no participants younger than 26, 16% were in the 26-35 age bracket and 4% were older than 65 years of age.

FIGURE 2 PARTICIPANTS' AGE GROUP

N=45

More than half of the participants (61%) were Belgian nationals with the remaining 39% comprising foreign nationals who had immigrated to Belgium. While no data were collected on participants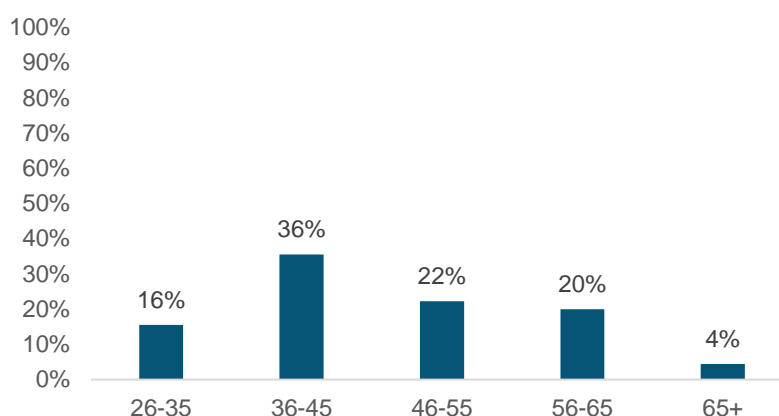' duration of residency, the discussions suggested variation in their years spent in the country. Similarly, participants varied in country of origin and mother tongue, making for a diverse population. The migrant participants ranged from immigrants with limited command of French, Flemish or English to those who worked for international organisations or those who excelled in the official languages of Belgium and had gained Belgian citizenship.

From the focus group discussions, it was clear that some participants demonstrated had a high level of education; some expressed comments indicating strong religious affiliation; some were divorced lone parents; and some were single individuals with no childcare responsibilities or partner. They all shared a low-income situation, though. Their active involvement in associations could also be taken as an indication that participants might be expected to be assertive and to have a developed knowledge of their situation given that they had already exhibited a strong sense of agency and capacity in looking for solutions to their challenges. Furthermore, as anticipated, the participants seemed acutely aware of their positionality in relation to both the economic picture and in comparison to other groups in society in general.

Of the 45 participants, 18 were lone parents. In addition to one group solely composed of eight lone parents, 10 other lone parents were participants in different groups. Hence, 40% of participants were lone parents. Of these only three were lone fathers. In the eight-participant migrant group, five participants

were lone mothers. This preliminary descriptive picture suggests that lone parenting was common among the study participants and is likely to emerge strongly from the findings. Other aspects of these parents' identities, such as migrant status, potentially adds further complexity to their situation and corresponding solutions and coping mechanisms.

Evidence Analysis Process

All the analyses were carried out at Oxford. The evidence from the socio-demographic questionnaire and opinion survey was analysed using basic Excel functions. The qualitative data collected through the focus groups was analysed using an inductive process of thematic analysis (see Braun and Clarke 2006; Braun and Clarke 2021; Braun and Clarke 2022), assisted by NVivo software. Following Braun and Clarke (2006), the analytical strategy adopted is explained below.

Coding the Evidence

An inductive approach was adopted for coding purposes focusing on the evidence for each country. At Oxford, the lead researcher read and re-read all transcriptions to familiarise herself with the evidence. Having gained an in-depth knowledge of the content of the focus group discussions, the data was transported into NVivo and the key text was coded into a set of initial themes. The objective of this step was to identify and organise the data according to "the most basic segment, or element, of the raw data or information that can be assessed in a meaningful way regarding the phenomenon" (Boyatzis 1998 as cited in Braun and Clarke 2006: 88). This phase produced a long list of codes.

Having coded on an initial basis, the next step re-examined the evidence – both original text and the codes - to identify overarching themes across the whole data set. In some cases, a code was found to correspond to a broader, overarching theme; in other cases, a number of codes were grouped together into one theme. An initial thematic map was produced to organise, illustrate and assess the key themes identified. In a further phase, the researcher refined the candidate themes, eliminating some that did not qualify as themes (mainly due to insufficient presence), requalifying and reorganising others and collapsing individual themes into a broader category as appropriate. Based on guidance from Braun and Clarke (2006), the aim was to maximise internal homogeneity and external heterogeneity of the respective themes.

Producing the Report

When undertaking the analysis and presenting the findings, an overview, integrated analysis was aimed for in the sense that the evidence from the six groups was treated together, thereby emphasising the commonalities found and highlighting dominant patterns. Quotes from participants' interventions are

used to provide examples of such dominant patterns; the process essentially was one of selecting fragments of interventions that are as much as possible "representative of the patterns in the data" (Lingard 2019). In many cases, quotes have been edited for succinctness or legibility, with some short phrases (e.g., "I mean", "ehm", etc.) removed and replaced by ellipses. In some cases, a dialogue that occurred between two or more participants is presented so as to provide context for a given quote or illustrate a group exchange. In addition, in a few cases the quotes have been edited to protect anonymity and respect the conditions of ethical approval of the national research as well as the conditions of the project's Joint Controllership Agreement. Where something has been changed, it is indicated in plain text and placed in square brackets embedded in the quote itself.

As well as presenting the dominant patterns in the data, different sections include as appropriate more particular and sometimes focus group-specific views, opinions, situations or experiences that may have characterised only a few groups or even one. This is a way of doing full justice to the findings and also introducing nuance into the analysis by showing specific divergent opinions as well as common themes. In the main though, the analysis searches for common themes across the seven focus groups.

Findings

This section identifies the main themes that emerged throughout the focus group discussions. The analysis starts with documenting the struggles the participants were confronting. A separate set of challenges was identified, and these are described in subsections 4.1 to 4.5. The second half of the analysis, starting from subsection 4.6, focuses on the participants' ways of coping with and managing the problems that they experienced. Lastly, the section finishes with participants' opinions on areas of improvements that would potentially ease their difficulties.

Difficulties Faced by the Families

There are two sources of information on the difficulties facing participants' own families: the questionnaire and the discussion. Figure 3 presents the results of the relevant responses to the questionnaire which asked people to score the importance of a list of difficulties for their families on a scale of 1 (low) to 5 (high). The resultant ordering can be interpreted to fall into three thematic categories. The first group, composed of 'too many demands on parents' (3.70), 'too few family/friends to help' (3.58) and 'low-income level' (3.51), suggests the absence of a support system, either institutional or through community, and limited financial capacity to address the demands on families. The second group brought together 'poor employment opportunities locally' (3.43), 'poor services for families' (3.36) and 'insecure work' (3.29). The scoring on this cluster signals job market-related restrictions and inadequacy of services to potentially support families in meeting their needs. The third group referenced care needs and constraints. Although placed at the end of the list, ill health (3.29), high cost of childcare (3.21), and high cost of care for disabled, ill, or older family members (3.09) can be linked to the more pronounces struggles mentioned earlier, such as too many demands on families.
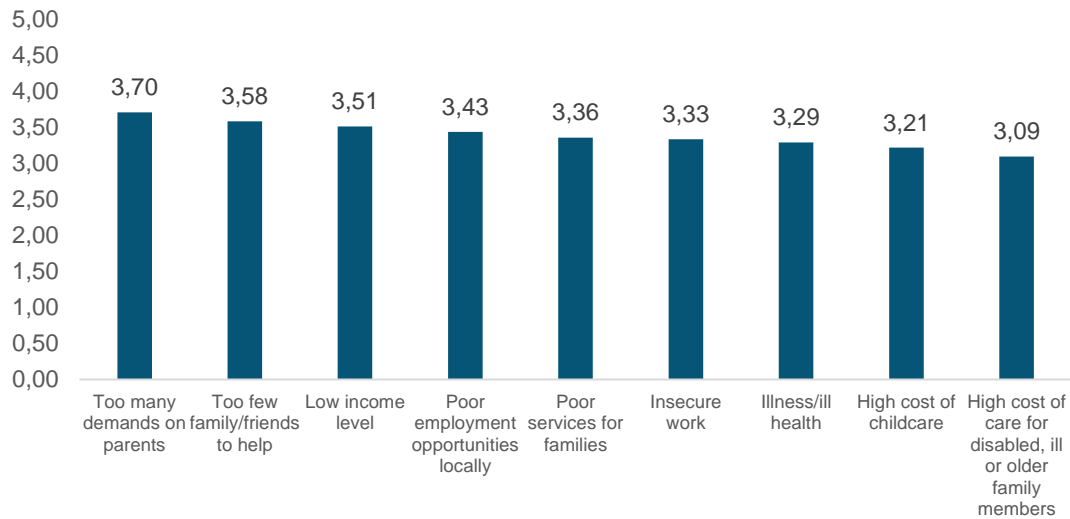
"To what extent is your family affected by each of the following issues? Please rate each issue from 1 to 5, with 1 being the lowest and 5 being the highest."

N=44

The discussion in the focus groups helps put substance on these difficulties. Three main issues emerged from the discussions. Financial pressures were mentioned on 28 occasions across the six focus groups, followed by child- or school-related expenses, which were mentioned in 26 conversations and, finally, housing-related expenditures were discussed 11 times.

Income Difficulties and the Rising Cost of Living

When asked about the struggles that families are facing, the participants highlighted their own circumstances and financial difficulties. The discussions revealed that the participants were experiencing significant financial challenges, with many struggling to cope with the increasing cost of living and income pressures.

As shown in Figure 4 two-thirds of participants (69%) responded to a question in the demographic questionnaire by stating that they were finding it either difficult or very difficult to make ends meet.

FIGURE 4 DEGREE OF DIFFICULTY IN MAKING ENDS MEET
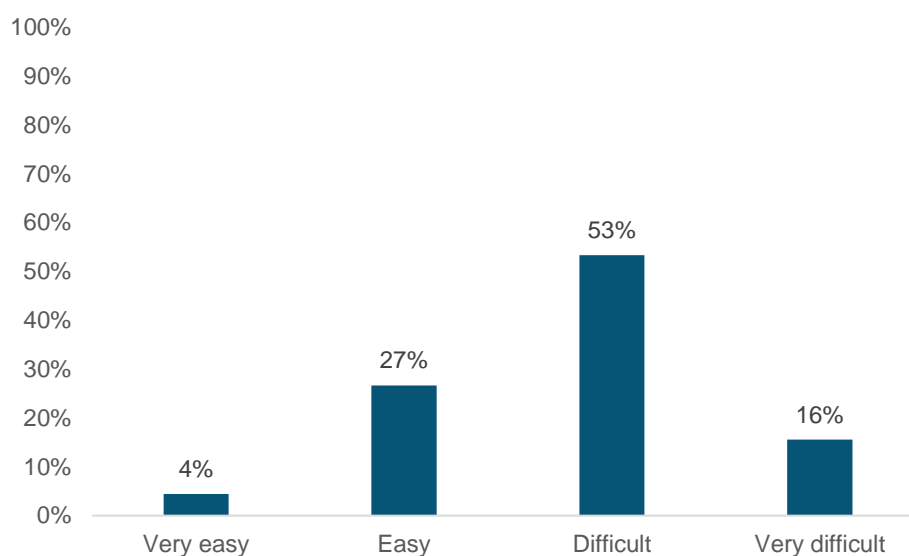
N=45

It was clear from the different sets of evidence that the challenges that families face in contemporary Belgium were interlinked. Starting with the financial difficulties, the participants linked these concerns to the employment and jobs' situation, issues regarding the cost of housing and expenses relating to their children. The disimprovements over time in expenses and pressures at different life stages were also raised. Meeting basic needs had become increasingly difficult in the experiences of the participants.

Among the 'new' expense items listed were the cost of mobile phones, internet bills and branded clothing for their children. Participants' reflections in this regard had two layers. First, they stressed that the prices exceeded their budget; secondly, they were making comparisons with the past. In the latter regard, the participants were comparing distinct life episodes by juxtaposing the stages when their children were younger and their current age. The fundamental message underlying these comparisons was the financial difficulties they encountered while catering to the evolving and emerging needs of their families.

The following is an illustrative exchange between two participants. As well as indicating the scope of varying demands at different stages of the life course, the exchange conveys the participants' observations regarding how other families are coping with current expenses, needs and high costs.

> Participant 1: *"I always say, 'I raised four children before, but now I would find it much, much harder than it was before.' Because now everyone needs a laptop and everyone needs a cell phone and, and those, that's such ... But in the past, that wasn't necessary. People had much less. Now, it wasn't easy ... I didn't have it easy, either. But I think for people now, and it's still much, much, much harder."*
>
> Participant 2: *"And young people … now want more brands. … You used to be content with old shoes or ordinary shoes. But now it has to be Nike and others, right? And they cost as much as 80 Euros for a pair of shoes or a 100 Euros. Yes. If you're not doing so well, then it's hard to imagine, …. 80, no 80, you have to pay out on your own."*

Financial pressures and limited income resources were associated with further insecurities, especially for those who were not in ownership of a property. The participants' experiences made clear that living on a low income posed challenges to their mobility. Moving from one place to another often seemed to be a stressful task, if possible at all. One participant's experience highlighted limitations in finding a new place to rent which would suit their budget. In the telling example below, the participant explains how they were lucky to have a neighbour with a flat available to rent.

> *" [when] you only have a certain income, it's hard to find something, to find anything actually. … I had 6 months to move. So, I … but when they see your income ... fortunately where I live now, next to my house, there was a house for sale and it was sold. And I went and asked who bought that house. And coincidentally that was the … my neighbour who lived right across from me. And I went there. I said, 'What are you going to do with that house?' He says, 'I'm going to rent it out.' And I say, 'That's even better.' And look, I told him 'my rent, 600 Euros'. He immediately says, 'That's fine.' And I immediately had a new contract."*

This experience puts a spotlight on the importance of community and social networks when finding solutions to difficulties. Having a social network and a shared history in the neighbourhood helped the participant to resolve the housing crisis that was facing their family.

Issues relating to the cost of housing were predominantly mentioned by the participants in the group located in rural towns. Social housing was raised as a point of criticism regarding accessibility of this form of provision. The participants perceived that there was a supply-demand issue in the social housing system: there were not enough houses to cater to all the people in need, in their opinion. According to their accounts, several participants had endured a lengthy wait of five to seven years to secure social housing. Although some succeeded, some were still on the waiting list. One participant recounted:

> *"I had to wait for X* [more than 5] *years. But I'm one of the lucky ones, to be honest. I had a lot of luck with it. I'm very grateful for it, but I still hear the other people who wait either a long time or the accommodation is not in order. Either it's too expensive or they can't pay."*

The same participant also disclosed that it would not be possible for them to rent a place as a single-person in the absence of social housing.

Some of the financial pressure was compounded by other aspects, such as relocating to a new city in Belgium. Migration status, not only within the country but especially among those who had set out for a new life in Belgium, served to exacerbate the challenges that the participants were facing. The example below illustrates a case where additional charges exist in the new location:

> *"Everything I earn, I pay out again. There is nothing left for me. I am really suffering in this situation. There are bills I did not know existed in X* [this autonomous region in Belgium]*. For example, here, we pay the care premium. I never heard about that in X* [the other region]*."*

Other participants also indicated that the high cost of living presented a significant hindrance to saving money. As in the above quote, comparisons between different residential locations were made across groups.

Another struggle that weighed heavy was the level of salaries and how inadequate they were to meet the needs and to sustain a decent standard of living. The level of taxes was also mentioned as high, and the welfare support was experienced as inadequate and incoherent. There was some variation in experiences by family type and some, especially lone-parent migrant families, appeared more fragile than others in facing challenges and fighting to alleviate the financial and associated risks (to be outlined further below).

Pressures Related to Children

Another salient point of concern expressed by the participants was the expenses related to children and fulfilling their needs. The children-specific issues could be categorised as two-fold: financial pressures and mental pressures.

The financial aspect of expenses was discussed especially in relation to children's education and the cost of extracurricular activities. The age of the children, in effect their life stage, shaped the intensity of the expenses and associated stress for the families. Underlying the discussions was a sense of insufficiency stemming from falling behind to meet all the needs that kept arising in their families. Often, the primary concern of the families was to meet their basic needs and any extra expenditure on other activities were perceived as an encumbrance. Tuition fees and costs of extracurricular activities, school lunches and school trips were among the budget items highlighted as difficult. The example below underlies the high cost of a school trip, which presented a significant financial burden to the family budget:

> *"I've found that there's nothing free. School trips ... Even if you don't want your son to go on a school trip, the teacher tells you they're going to do so and so ... So, in the end, you don't have to, but to please your son you're not going to exclude him from the group. I received the bill for what he's going to do in September and it's no less than 287 Euros."*

The financial pressures stemming from school extra requests prompted the participants to voice their desires to be supported in this regard, especially financially by relevant government provisions. The difficulty of gaining information about available financial support was also adverted to. Their experience suggests that the financial burden of additional or sometimes hidden costs of children remains on the shoulders of the families:

> *"Yes, but on the other hand, there's a need to go out, to be out of the class. But I do think that sports are a lot of money. But still, there is nowhere in the school that you can ask from ... Like you're too pushy for asking that"*

When this comment was made, others spoke of their agreement with it.

The presence of a young child combined with absence of a co-parent or other support network to help with the care responsibilities often appeared as an extension of inadequate financial resources. The compounded struggles varied depending on the family constellations. The participants argued that, on the one hand, large families have increasingly heavy costs and, on the other hand, lone-parent families

might be feeling heightened pressures as they do not have a second income earner or a partner to share the care responsibilities with. Here is an illustrative quote:

> *"These days children don't just go to school anymore, they all need a laptop, and the government doesn't help and well, you just have to come up with the money yourself. And certainly, for families with 3 to 4 children, good luck paying. It is difficult enough with two parents, and if you're a single parent, you're left to your own devices. I hear that very often, people who have 3 to 4 children, and then when they reach secondary school they need 3 laptops, no one asks you how you're going to pay for it, you just have to figure it out."*

This comment addresses not only the types of expenses that families with school children face but also touches upon the challenges that the families encounter in meeting these expenses.

The financial pressures tended to lead to a feeling of inadequacy which in turn might generate a stressful mental state for parents. One aspect of this stemmed from the fact that people's desire to be involved in paid labour and generate income was not always an option. One of the reasons for this, which was adverted to repeatedly, was lack of childcare support (care-related challenges are discussed in more detail in the next section). In two-parent households, it was often mothers who were seen to be left with the childcare responsibilities, which hindered them from engaging in paid work. In lone-parent households, the parents often found themselves having to provide care and finances alone, which exacerbated the mental load:

> *"Mentally it's difficult. It hurts me. I suffer all alone. When you talk to other people, they tell you, 'you've got a problem.' You know you're all alone at home. When you have a partner, you know it's different. For example, if I pay 600 in rent, he pays 300, I pay 300. You share it. People tell me I'm paying for two people. I already know that. It hurts. It's not what I wanted. If I need a Euro, there's no-one to give it to me. If I had a partner, he'd say: 'Haven't you got enough? Here you are, go and do the shopping'. That's a big problem for me."*

The insufficient financial capacity seemed to be inducing mental pressure, and bearing the financial and emotional responsibilities alone intensified the mental pressure, often experienced on a daily basis. In the above case, the participant appeared to find some support through her membership of an association, although her narrative suggests a strong sense of being alone. Being part of a wider community and having access to organisational support through civil society can be interpreted as a form of resilience (to be

discussed in a later section). For some lone parents the absence of a support network was felt quite profoundly:

> *"I think there's also a difference between being single and a solo parent. Because when you are totally alone … In my case, I am totally alone, I have no one here, I have no one to, you know,* [take] *my child at least* [for] *half an hour. So, that's, yeah … I mean sometimes, I do happen to think sometimes, 'I really want to die.' It's horrible. So yeah, I mean jobwise thinking has been also horrible."*

Some lone mothers had a co-parent who was involved in their child's life. Nevertheless, the existence of a father did not signify a division of care-giving for children. This related not only to emotional support, but also financial support. There was a general consensus in the discussions of lone parents on the need for financial support to meet the needs of their children, and that the existence of a co-parent did not always guarantee that these costs would be shared. Participants tended to differentiate between a *"single mother"* and a *"solo mother"*. However, the challenges were similar, as presented in the example below:

> *"For me, the only time I have me-time inside the house is when he is* [in the shower]. *Then I will say to him, 'okay play there in the bath for like 10 minutes in the bath or 15 minutes.' Really so that I cannot make him play longer in the water for that long. And then in that time I can do whatever: I can research, I can clean, you can do … I have some me time in the house. The rest are very difficult because my situation, even … he has a Belgian father, it is more on me. So, the kid is with me, we haven't settled anything, he hasn't even paid alimony or a thing. Because we didn't agree* [with] *the mediator. So now I want to do, I want* [to] *go to the lawyer but the lawyer, it really costs a lot."*

The example indicates another layer of the struggles encountered by lone parents. Alongside the mental burden of being the sole caregiver, the responsibility of being the sole financial provider for the family exacerbates the amount of stress experienced by these parents.

Care-giving Constraints

Caring for children was common among the participants, 26 were providing care for children (Figure 5). However, care responsibilities were not only limited to children. There were 11 participants who stated that they were caring for other family members or close persons, including their parents or grandchildren, along with their children.

FIGURE 5 PARTICIPANTS' CARE-GIVING RESPONSIBILITIES

Children — 26
Children, partner, parent — 3
Children and parent — 2
No caregiving responsibilities — 2
Children, grandchildren and partner — 2
Children and grandchildren — 2
Partner and other — 1
Other — 1
Grandparent — 1
Children, grandchildren and friend — 1
Children, grandchildren and parent — 1
Parent — 1
Partner — 1

Number of participants providing care
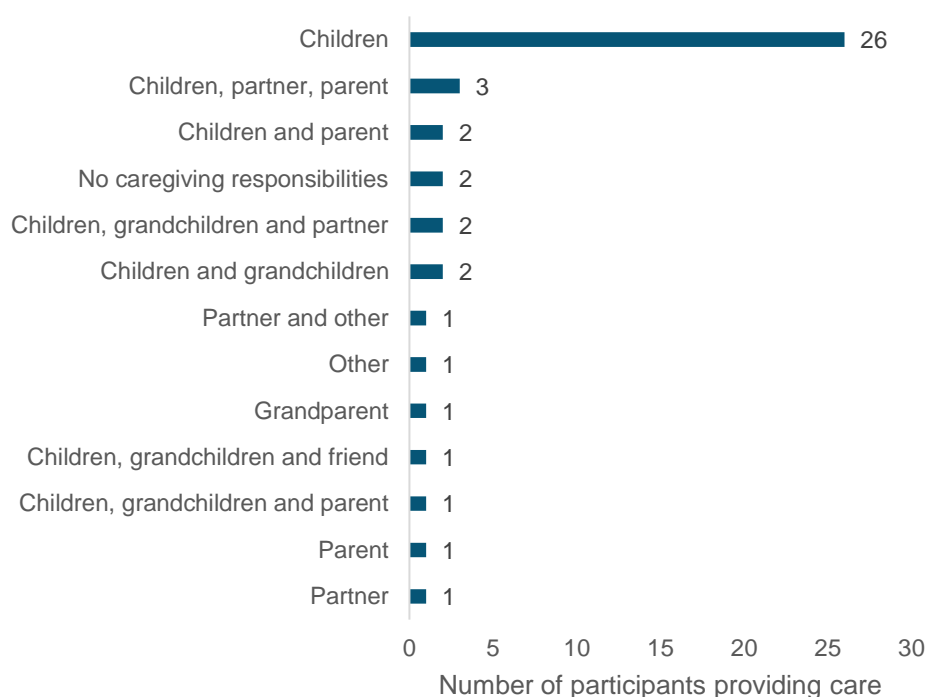
N= 44

The presence of children in the household played a big part in shaping the priorities of families. Caring for the well-being of children and meeting their needs were perceived as a primary duty for many of the participants. Motherhood - in terms of both its responsibilities and constraints - was strongly present, but fathers, albeit underrepresented in the focus groups, also discussed their contribution and perceived role. Constraints associated with caring was raised as a topic in all focus groups but they were especially emphasised in the narratives of lone parents and parents struggling financially. The thrust of the many interventions on this theme was around the 'care dilemma' or 'care trade-offs', centred upon the lack of support for care-giving and insufficient financial resources to manage family life.

The narratives indicated that a series of difficulties prevailed, suggesting intersecting conditions. Some of the difficulties were practical, getting the right timing and work/care arrangements in place especially. Both family life and the relationship between scarce time for employment and scarce suitable employment were problematic for people who generally could not undertake paid work outside of the usual working hours or might only be able to work less than full-time hours. Here is a telling example:

"I'm unemployed so looking for work is an obligation. When they offer me a job, it's always full-time. I say, 'I don't want to be a full-time employee'. People ask me why. My problem is that I'm a housewife. I have no choice. My son s at nursery school until 5 p.m. If work ends at 5 p.m., what am I going to do with my child? That's my only concern, especially here. I want to work, I'm motivated, that's not a problem. Nursery school until 5pm. Whereas in X [region in Belgium]*, the nursery school is right by where I used to live. I never had a problem because nursery school was until 6pm. Even in the morning … I don't think it's the same time either. What time does nursery school start here?"*

The example above touches upon several pertinent issues. Firstly, the female participant reveals that she had registered with the unemployment office. Her pursuit of employment opportunities could be construed as an exercise of agency and her words also expressed a willingness to become a part of the society to which she had relocated. Secondly, the participant's situation exemplifies the constraints of care-giving. Despite her clear desire to secure a paid job, and the effort she put into doing so, she was impeded by the constraints of her care-giving responsibilities, which limit her time availability. Thirdly, she made a comparison between her current city of residence and the previous one, where she had access to a nursery that was open until the end of a regular working day and located near to where she lived. Her new living environment was challenging with the absence of a similar nursery, the key obstacle preventing her from meeting the requirements of prospective jobs. The same type of issue of childcare availability could prevail regardless of employment status. Here is an illustrative example:

"If you have a workplace where you have to start working at 7 o'clock and you can take your children with you and there is childcare there, that's not a problem. It only becomes a problem when you have to leave home at 5.15 to get your children to daycare on time and then get to work by public transport."

This comment brings another dimension to the discussion: the role of workplaces. Indeed, the comment starts with an assumption of a workplace providing on-site childcare services for their employees. However, the role of employers was not a dominant theme in the discussions. The participants' comments on working conditions and expectations from employers were mainly focused on reflections about their ideals and desires. Despite variations in their actual experiences, their comments stressed insufficient support mechanisms at their disposal to meet various needs emerging in their families.

There were other aspects raised also regarding the matter of entering and remaining in the labour market and finding a balance between home, care-giving and work responsibilities. Those who were employed in part-time jobs mentioned the problem of insufficient salary. Those who were searching for a job,

especially through the employment agency, suggested a vicious cycle: the jobs that they were offered required full-time presence, to which they would not be able to commit due to lack of childcare support. The example below depicts the feeling of being overlooked by the authorities:

"For example, if there are 2 of you, you can still work flexible hours, but if you are single, you have 2, 3 children, you are on your own, things are already difficult. If your children are still small and you have to go to work, there is no childcare during the hours you go to work, then you are a bit stuck, no? Then, when you get the order from the public employment service of X [name of region] and are told to go to work … they don't look at what hours or children. You just have to go. And you're not allowed to leave your child home alone, although, as a mother, you wouldn't do that anyway. So, you don't go to work, then you get a fine and then you have to go to the PCSW because you have no income, and on it goes."

This example highlights the gaps in the system where parents do not seem to have the organisational support to meet their needs if they take up paid work.

The discussion further revealed views on care for children. While these varied, ensuring financial security and meeting the physical and material needs of children were widely discussed as priorities. For families with school-age children, their care responsibilities expanded towards supporting their children with their school homework. The expectation that the parents should be helping their children in doing their school homework posed a particular type of challenge for parents, especially lone parents. These difficulties seemed to be intensified when immigration status was added to lone parenthood. Developing an understanding and familiarity with the school system was identified as a source of stress for these parents, as they were likely to be experiencing language barriers.

Other examples revealed that the participants found themselves inventing new ways to help their children or grandchildren with their homework. The quote below is an illustration of this:

"I also taught my granddaughter the tables like that once, so still like the old days. She couldn't do her tables … and so with a box, a Tupperware box … And she can do them now, yes. She couldn't [do] those tables and now, yes."

The discussions on the academic assistance required by parents and carers served to reveal what would help people. One such element was a desire for greater support from schools. Several participants acknowledged that they were aware of schools that offered homework assistance during afterschool

hours. However, their comments suggested that these services were not widely available and certainly not where their children were enrolled. Other participants, particularly those who were not native speakers, agreed that such support would be helpful for them and their children.

Competing Identities: Parenting and Individuality

Throughout the course of the six focus group discussions, exploration of the topic of care-giving responsibilities made it evident that participants with childcare duties placed their children as their top priority. A total of 35 comments confirmed such prioritisation. Child-centredness often required and showed itself in the form of sacrificing personal needs, desires, or expectations so as to meet children's needs first. Participants emphasised the need especially to ensure that their children were well-fed and taken care of:

> *"If I could redo my life, I would do this and that, huh. And I had serious financial difficulties. I was alone with my children. And one with a disability, too. I've had to skip my dinner for my children. If I had to redo my life, I would have all four again."*

Once again, the particular situations of lone parents manifested. For example, a participant, who stressed that she *"chose to be a single mother,"* expressed the feeling of being consumed because of the clash of work and care responsibilities:

> *"For example, in my situation, I have a very busy week when the children are with me. It's like I don't have time for almost anything. Because in the evening, when they are sleeping, I have some time to prepare the backpacks for the next day or whatever, prepare lunch or whatever. And then I am super tired. I just want to go to bed. I have no time for anything, not even for watching TV."*

The dilemma between work and care responsibilities was expressed repeatedly throughout the focus group discussions. The narrative of not having enough energy for paid work and prioritising the needs of children was especially mentioned by lone mothers. The experiences shared by lone fathers, a small fraction of the group, were somewhat different than those of the lone mothers. While a need for wider support network was common, time constraints experienced when navigating work and care duties were not mentioned as strongly the lone fathers as they were by lone mothers.

The similarity between lone mothers and mothers in couples in facing hardship in reconciling work and family might also be taken as an indication of a gendered division of labour across different household

types. Irrespective of the presence of a partner, mothers appeared to be the primary caregivers for their children. The following is an example:

> *"I do concur with what has been said so far, but what I myself also find is that I don't have the energy to put more effort into work. So, I also used to work harder than I do now, now I also put my children first, work less. I also work* [four out of five days])*. And I have not even, I have, now I am waiting for the moment I'll have more energy left to go back full time and put in a little more effort. But now it's just not possible, as she said, too. I'm just tired. And work doesn't come first, nor can I give 100 percent to my work anymore. So, I think it's two-fold."*

While child-centredness remained a prominent theme throughout the focus group discussions, aspects of self-identity beyond parenthood also emerged as a theme in some groups. Although not as intense as the child-centredness, in four groups participants underscored that parenting was not their sole identity. There was also evidence of some participants seeing paid work as a form of self-realisation of other aspects of themselves:

> *"My children also did go to daycare for a little bit because, for me, I'm speaking completely for myself now; I'm more than* [a] *mum. … but if you are required as a mum to stay at home full time for your child, you are really only seen as a mum. But you are more than just that. And the fact that you are going to work and the fact that you are having fun at work and socialising there as well can also have a positive impact at home."*

This participant's comment indicates an unlikely twist as compared to some other participants' intensely child-centred comments. She viewed her children's participation in childcare services as an instrument enabling her own labour force participation. She did not place motherhood above and beyond her other 'selves', such as being a woman or an employee. A lone father expressed a similar desire but also acknowledged the changes which were necessary in transitioning into fatherhood:

> *"I used to do a completely different kind of job. And I really put that aside because that is not so much important anymore. Because you put your kid in front. But it feels a little bit like a piece is missing from you. Because I really liked to do my job when I was not a dad. When I was single and free and* [laughs] *partying all the time. I was in a completely kind of different job."*

The discussions revealed the vitality in conversations about the challenges that parents faced when it comes to care-giving as a direct act and care-giving in the form of providing financial security and making ends meet. The obstacles these parents faced assumed various forms, depending on the family constellation, whether it be a lone parent or two-parent household, a family of young or older parents, or a family with one or multiple children. However, regardless of the composition, the well-being of children appeared to be placed at the top of all priorities. Parents seemed to have a 'child filter' when generating and allocating their skills and resources. Despite some distinctions – especially between lone-parent and two-parent families in regard to the combination of skills and financial resources – care-giving remained a task that was the responsibility of the mother.

Intersectional Pressures: Lone Parenting and Migration

As discussed, children were at the core of the discussions and struggles related to care provision and meeting the needs of the family. Furthermore, the discussions repeatedly highlighted the variance in the intensity of pressures and the extent to which they were aggravated when the family constellation was different to the norm two-parent and children family. Lone parenting, especially when combined with migration status appeared to be leading to further fragilities leaving these families more vulnerable to socio-economic risks and struggling to develop robust response mechanisms.

Since lone mothers were overrepresented in the focus group discussions as compared to lone fathers, this section overwhelmingly represents their experiences. Moreover, lone migrant mothers were a distinct sub-group and they too had very particular experiences to recount.

It was noticeable that some lone mothers from migrant backgrounds seemed to be trapped between the cultural expectations of their country of origin and their country of residence (Lam et al. 2020). Depending on their educational background, skill set and language capabilities, in the majority of the cases, they had limited labour market opportunities. The potential lack of community to rely on or extended family to provide help with care-giving responsibilities diminished their (already limited) options in the labour market. The collision of multiple identities and an urge to meet the expectations stemming from their own desires and from the society, both new and old, also constituted an additional source of mental stress, which, in turn, might lead them to make poor or uninformed decisions.

The absence of a support network to share the care-giving responsibilities was very pronounced among the lone mothers from an immigrant background. The experience of feeling compressed by a heavy burden of competing responsibilities was also pronounced for these mothers. The following quote is a fitting example of this:

> *"As a single mother, you're not going to make it. They're going to break down or have a burnout or something. You go to work, you have children, you have to do homework, you have to prepare food. You have to, okay next day, yes."*

This statement echoes the sentiment expressed earlier regarding the detrimental impact of shouldering all responsibilities alone. Lone mothers often found themselves juggling multiple roles: they were mothers, fathers, accountants, teachers, cooks, cleaners and play friends for their children. A regular day for them, based on the experiences they shared and the way that they expressed themselves, signalled that they were constantly operating in a state of emergency. Sometimes explicitly, and at times implicitly, they stated that this incessant state of stress left them feeling overwhelmed and exhausted, leading to burnout, and, in some cases, they revealed signs of depression. When migration status is added on top of this multi-functional way of living, the absence of an immediate community to rely on magnified the level of frustration experienced. There was a sense of loneliness in some lone-parent participants' accounts:

> *"For example, now I live in Belgium for X* [more than 5] *years or something like that … and I am divorced. Nobody from my life from before is here to remind me That is something that I miss … okay like a friend that calls me and tells me 'Come on X* [name]*, you were like this, you were this kind of person, and you can do it again.' So, there is nobody who can do this* [pats herself on the back]*: 'you can do it.' So, it's the confrontation of that."*

In addition, the situation of lone migrant mothers exposed some of the shortcomings of the current welfare system. Foremost among their challenges were the dearth of institutionalised childcare services that cater to their particular employment schedules, the absence of a support network to shoulder their care-giving responsibilities and a heavy financial strain due to inadequate income. Sometimes, language barriers served to intensify the adversities they were experiencing.

Out of Place: Experiences of Marginalisation and Being 'Othered'

Among five focus group discussions, there were some 23 comments suggesting marginalisation and experience of being stigmatised. The narratives included personal experiences as well as accounts of interactions with others. In these circumstances, people had sought help and support.

As mentioned earlier, membership in a poverty-focused association was common among the participants. As recounted, their experiences with these associations were overwhelmingly positive and they were

generally assertive in acknowledging the benefits that they gained through their engagement in these associations and organisations. In fact, some participants expressed their motivation and desire to invite other people from their network, who share similar socioeconomic characteristics and financial hurdles, to join these associations. However, these participants reported that their attempts were often unsuccessful because people were hesitant to be associated with an organisation that focuses on *"poverty."* Here is an exchange between two participants:

> Participant 1: *"I brought a couple of new members. But some people don't dare take the step to come here. There are many people living in poverty, but they do not dare to take the step to come here."*

> Participant 2: *"They're afraid of getting that label eh of, you're in poverty. I also tell them 'There is poverty and not just a lack of finances, eh'."*

These views were supported by other participants. Some expressed the view that positive attitudes towards these associations were increasing, despite the hesitancy they observed from others. The positioning of these participants could be interpreted as an attempt at taking control of their situation, that is, a form of agency. They appeared to be recognising their situation and were acknowledging the benefits of having access to an organisational support mechanism, and they were showing motivation to expand these benefits to people who are sharing similar destinies.

Certain participants shared personal accounts of feeling excluded. Lone parents were prominent again here. The point being made was that diverse family types were not recognised by the *"system"*, such as schools. Hence, they saw that they, as lone parent or, more broadly, non-normative, diverse families, were being treated as misfits or outliers. The perceptions of systematic ignorance of their family structures and constraints added to their burden. For example, one such participant noted:

> *"Even in the books for children, even the cats, the dogs, and the cows have a papa and a mama."*

And another participant of a similar view added:

> *"Yes, my question is, 'How do you handle when you have children in a different situation?' Because the children also start asking, 'Hey, why are we not in the, I mean, we don't fit in that image that you are trying to teach us?' So, my question was, 'how do you manage?' With the books, you cannot change a lot."*

The sense of being marginalised or excluded was also expressed by several participants as an experience of being overlooked for job opportunities due to their care-giving responsibilities and lack of time. This was particularly the case for those who did not have access to a support network, whether informally through friends and extended family or through organisations. For this sub-group of parents, the only time that they could work was the time when their children were at school. As mentioned, these limitations often forced them to reject job offers which require commitment on a full-time basis or a rigid schedule. One participant's comment summarised this situation as follows, questioning the validity of the system:

> *"Well, how many families are there with one child, two, three children? And you have to work. They say, 'I want to work.' People want to work. They can't get there because they don't have transport. And then there are still the little kids, huh. Children need to go to school. They need to be taken, they need to be fetched. Or they have to go to nursery. But try and get a place at daycare … Try and get a place at daycare. That won't do, right. And then they say, 'You don't want to work.' But people do have … I'm 200 percent convinced of that, that people want to work. But you just can't … It doesn't just happen, huh."*

Juggling the demands of paid work and care-giving responsibilities without adequate assistance led these participants to feel like social outcasts.

Mobilising Skills and Resources

In the face of lacking resources and an insufficient capacity to generate a sustainable income, participants frequently developed innovative solutions, which can be considered resourceful approaches. Participants reported carefully following the market prices to spot the best prices available as well as planning and carefully budgeting their expenses. Prioritisation of expense items, shifting the resources in hand, and planning of household spending were all cognitive skills deployed by these participants.

The participants were acutely aware of the increasing market prices. One solution was to monitor the prices in the supermarkets to identify discounts and deals. Some participants stated that they benefited from living close to a supermarket, as in the following case:

> *"Fortunately, I live near the supermarket now. Then I buy some meat and products that are minus 30 percent, minus 50 percent. I do look at that."*

Additionally, participants made mention of individual circumstances, such as a baker in the neighbourhood taking the initiative to give away bread to those in need. These experiences indicated a degree of social cohesion among different members of the community.

Further examples given of managing the budget and navigating the expenses included the use of food banks, following specific supermarket bulletins, and using mobile online applications (apps) to be 'in the know' about discounts. Four participants mentioned food banks. While two of these stated that they benefited from the foodbanks, they also had a critical perspective on the services of the foodbanks, wishing to receive raw ingredients to make own meals rather than receiving ready-made dishes:

> *"The food bank is great for something small, but actually, you had to eat what you got from the food bank. The food bank should give more edibles and give you more things so you can make ends meet."*

One participant moved the discussion on food banks to a broader level:

> *"For me* [these interventions are like] *a Band-Aid. It is good that people can go to the food bank. That young people get free sanitary pads. That's all good. But that doesn't solve anything, you know. A person has to live in that … There should be more structural solutions ... I think that it's very important, that it's financial, huh. The living allowance has to go up, right? So, people have a better standard of living."*

This comment raises the matter of the sustainability of various welfare supports, in this case, food banks. The desires and recommendations from participants will be discussed more comprehensively in subsection 4.9 but it is important to note here that this excerpt serves as an example of how some participants perceived the issues regarding the gap in their own capacities and the capacities of the services available to them. In relation to this critique, one participant gave a local example of a 'social grocer' where the prices were discounted. With more options than the food banks, the participant felt that they had the freedom to buy key ingredients for meals they wished to prepare in contrast to receiving fixed packaged items offered by the food banks. This conversation was followed by a mention of the online app called 'Too Good to Go' (which informs people about the discounted food in local shops or restaurants available to the end of each day). The use of this app and others can be interpreted as evidence of participants' cognitive capabilities in making the best use of their limited resources and managing high market prices.

Other strategies were also mentioned. Some participants referred to their past experiences with chain supermarkets which resembled the notion of 'social grocers' or the function of the 'Too Good to Go' app. While they did not specify any time frame, the practice they were referring to was one whereby the main supermarkets used to have a policy of discounting the prices of selected goods after 5 or 6 p.m.

Having a loyalty card and regularly following the discount brochures were also mentioned. Access to better discounts as well as an emphasis on access to 'healthy food' options appeared as the main consideration of participants in this regard. As they kept familiarising themselves with the products available in the market and the prices, they also started discussing ideas for the supermarkets to improve the discount brochures. However, such feedback only remained within group conversations.

Two of the participants who shared their managing and budgeting strategies mentioned a trade-off between their needs (and expenses) and their children's needs. For one, this was *"eating one less sandwich,"* and for the other, it was reducing outings and social activities.

Similar behaviour was also observed on the part of other participants, noting that they *"prioritise bills and stagger them where possible"* or "*buy fruits and vegetables. No treats"* and *"bake their own bread two or three times a week"* were also mentioned. These comments indicated that their primary concern was to ensure access to essential needs. Furthermore, their focus on health and nutrition was as significant as their concern for prices.

A number of participants reported that they were opting to make payments, such as property tax, in instalments, whenever possible. The availability of an option to pay in portions, rather than in a lump sum, appeared to be advantageous for those who exercised this option.

Lastly, two participants mentioned the relief that they found in having a support network through their extended family connections. While membership of an association was a common example of support networks among participants, individual connections and support sought through them were explicitly mentioned only by two participants. The following is an example of positive consequences of having support:

> *"I eat again, I have a car, I pay my rent, my expenses are covered. Financially, I'm not struggling, but I can't save. And apparently that does matter to a lot of people that they keep something for a rainy day. So, if that washing machine breaks down or the car breaks down. But that part, my mother supports me in that respect. Because for*

example, my car broke down a few months ago. Then, fortunately, I can fall back on my mother to help me cover that cost."

This participant's comment indicates that she perceived herself as well-off. Nevertheless, it is worth noting that she was residing in social housing and paying a relatively low rent. While her situation was better in comparison to many of the other participants, her experience helps to highlight the importance of having a social network, especially when faced with unexpected expenses.

Stoic Attitudes as a Form of Resilience?

Stoic attitudes emerged as a prevalent philosophy in three focus groups. The participants who were relatively poorer (in comparison to the entire group of participants) and the majority were immigrants. The themes that dominated their discussions revolved around subjects like love, faith and hope. These participants underscored the things that they viewed themselves as affluent in instead of focusing on what they were short of in their lives. In the face of their material and financial deprivations, their comments suggested that they were able to cultivate an appreciation of other facets of their relative 'wealth'. For example, one participant pointed out the value of her friendships and how she found comfort in having a community:

> *"I can't really complain. Because when I spend time with my other women friends, I'm up to here with* [people from the country of origin] *and other* [people from the continent of origin]*. She tells me, 'there are worse cases than yours' … 'there's worse than what you've got.' So, I always say to myself, 'there are people who are worse off than me.' I do without clothes. I don't need to buy any. I buy shoes and bags for my son. Myself? I've forgotten about myself. Holidays? I try not to think about it too much*."

She added:

> *"My pleasure, my luxury, is when I pay my bills. Is everything paid for? Then I have no worries. That's my luxury, I don't need anything else."*

Endurance as a way of existence and a form of resistance along with a strong sense of gratitude kept emerging in the discussions. Despite the self-recognition of being in *"vulnerable positions"*, they also expressed an acknowledgement of *"having incredible strengths."* One participant said:

> *"And also, because we are happier with little things. You don't expect those big things or those ... As X [other group member] says, when you see your child laughing or those, well ... Or they ask your child like ... well, they literally asked my son that, 'Are you living in poverty?' My son said, 'No' when it effectively was the case, I spoke very openly to him about it being that way. But he said, 'Yes, I have my food. I have my drink. I have everything I need to go to school.' He never felt, well, still doesn't feel, that he was living in poverty. And then when you hear that, it gives you that boost for a moment, okay, yes, we'll keep moving forward. We carry on... And it also gives you that strength to keep going."*

The notion of the existence of a community to rely on, being able to pay rent and affording essential needs established the basis of these participants' perspective. An emphasis on faith, and surrendering oneself to life as it is, was particularly dominant in the sub-group of participants whose mother tongue was non-native. One of these participants, as translated by one of the representatives of the organisation present, said:

> *"The greatest thing that one can actually learn and retain is actually to pursue things. And faith in God, too, actually. So, faith can actually also [give] a great deal of strength."*

In key respects, the perceptions of these participants resembled the focus in the resilience literature on 'bouncing back' (see, for example, Dagdeviren and Donoghue 2018; Harrison 2013; Othner et al. 2004):

> *"You also need to have strength. If you live in a difficult situation, a situation of poverty, or a vulnerable situation, you must also have the strength to get up every day to get through the day. And ensure you get through that day."*

These examples, and especially in the case of people from a migrant background, could be taken as a signal regarding people's need for recognition and acknowledgement Their relatively modest attitudes might be traced to their personal traits, life histories, beliefs and aspirations which need to be recognised as affecting their situation and dispositions, and even a source of resilience.

Hypothetical Scenarios

Hypothetical scenarios were used towards the end of the group discussion to elicit more detailed (and potentially sensitive) evidence on possible trade-offs, strategies and potentially difficult decision-making in situations of major decision or risk. Each focus group was asked to discuss two scenarios: one general scenario (the first) was used consistently across every group, and one was tailored specifically for the

corresponding family type in question (see the guide Annex 1). The depth of the answers provided by participants in reaction to the scenarios varied across the groups: in most cases though, participants engaged in an intense discussion regarding the options that the fictional characters could consider, probing the moderator for further details about their situation.

Scenario 1: Increase in Household Care Needs Combined with Low Wages (all family types)

The first scenario was designed to pick up on decisions surrounding fertility in a context of low-paid employment. This was a situation which many participants could identify with and respond to, but the focus groups were divided in terms of the course of action they would recommend. In three focus groups, people were generally in support of the couple having another child whereas, while in the remaining three there were 23 mentions opposing the idea of the enlargement of the family size. The participants who supported this hypothetical family's fertility intentions did so through three main lines of argument. One was that it was a private decision, and that every individual ought to have the liberty to make their own decisions and, therefore, accept the outcome. A different set of participants approached the question from a faith-based perspective and underscored the will of God. They, therefore, did not consider it meaningful to refuse the possibility of this family having another child:

> **Scenario 1**
>
> A couple with one child is both working in low-paid jobs. They would like to have a second child, but they are worried about finances and job prospects. What options do they have in your view? What help from the government would be most useful?

> *"We were actually created by God. God will actually provide. So, there is always … there will actually always be something happening in life. So, if I want a second child, then a solution will actually be provided."*

The last angle in favour of having a further child placed emphasis on the benefits of having a sibling for their existing child. This motivation was built on the need for company and an inherent support system that would, ideally, last for a lifetime.

The participants who opposed the hypothetical family's having a second child approached the question from a checks and balances viewpoint. Their focus lay on the family's financial struggles. They interpreted that the addition of a new member to the family would increase their living costs, and therefore the financial pressures that they would face. One participant pointed out that the woman in the story would likely face challenges when returning to the labour market after a break and during that time her earnings

would be diminished significantly. In her argument, she touched upon a chain of events that follows childbirth:

> *"That's a terrible thing to say but that's just the way it is. Because they are already struggling. They have one child, and they are already struggling and then adding a second one, there will be even more problems. If that woman, if they have a second child, that woman is also not going to work after her pregnancy. She then also has, what's it called? maternity leave, then she gets even less, then you're even more in the .... Then you also need to find childcare. So, when that child is born, that woman has to go back to work, and there is no childcare. So, what is that woman going to do? Lose her job because there is no childcare? So that's all like that then. It's not right, it's not fair. It is not like, 'okay now I'll go back to work, there's childcare and I'll bring my child there'."*

The participants who counselled against having another child also provided further recommendations for this couple. Reflecting on the low-income status, they suggested that this couple try to improve their living conditions by looking for "*jobs that pay better*", indicating that they should prioritise achieving a more secure living condition before attempting to have another child.

Scenario 2: Care Responsibilities Combined with Unstable/Insecure Working Hours (Low-income Families)

A second scenario was asked of the three focus groups with families living on a low income. This scenario presented participants with a situation in which a woman with care responsibilities and a low-paying job has the choice of increasing her wages but losing the stability and security of guaranteed and regular working hours. The purpose of the scenario was to raise questions regarding precariousness, flexibility and instability in a context of family care obligations.

The participants' responses converged in opposition to a job change. They placed significant emphasis on the value of job security, advocating that autonomy over one's time is a superior alternative to the uncertainty of being called in for work despite higher pay. Participants took considerable time evaluating the two options presented to Paula and even took into account the potential care provision scenarios for her husband if she were to take the flexible job.

Scenario 2

Paula works as a full-time cleaner for a company and cares for her partner, who has a health condition. She has been told that she could make more money by the hour working for an agency, which pays a higher wage but does not guarantee the timing and the amount of hours she might get a week. Do you think she should take the offer? What should she take into account when making a decision? What help from the government would be most useful?

In one of the groups, a participant pointed out the trade-off that Paula needs to be making:

> *"If she changes and she earns more, but she's going to lose that money because she has to appoint or hire someone to be with her partner. So then financially, she is in the same* [situation] *and she has no flexibility."*

This comment was a common reaction. In sum, job security was the most important detail for the participants. Managing work and care, in their view, was associated with having control over one's time and moving from one job to another with uncertainty, despite being paid more would endanger the balance needed.

Scenario 3: Lone Parenthood (Lone Parent-led Families)

> **Scenario 3**
>
> Rebecca is a lone parent whose children are now reaching school age. She relies on benefits as income, but they are not enough to meet the family's needs, and she does not receive support from the children's father. What do you think Rebecca could do to cope with this situation? What help from the government would be most useful?

The third scenario was asked only of the group of lone parent-led families. The scenario asked them to reflect upon the options, trade-offs and coping strategies in a situation where social protection benefits are not sufficient to sustain the family. The objective was to explore their views on possible coping strategies or resources that may be mobilised, including policies that would be most helpful.

This scenario resonated strongly with the group. The resemblance to their own life stories quickly filtered through to a discussion of the hurdles that they were experiencing rather than discussion of the specific questions and options for Rebecca.

The participants started by reflecting on the case of Rebecca and asked whether she could start working. One of the recommendations for her was to start enrolling for training when her child is at school so that she could translate these skills into an income-generating activity later. They emphasised the need for better awareness of her statutory entitlements and placed the spotlight on government to collect information about cases like Rebecca's and provide tailored services according to these families' needs.

The discussion then moved towards self-reflection and led to a set of criticisms about the governance of the services that they were exposed to. The key focus in these arguments was the eligibility criteria for cash benefits and allowances tailored to low income, such as child benefit supplements, school

allowances. The participants indicated that such allowances were only available for people under a certain income threshold. One participant shared personal experience:

> *"That is actually very difficult, because I can rondkomen* [get by]*, but very difficult. I mean like, I can just pay all my bills and that is it. I have no extra money to go to the cinema or even just for a coffee. And that is where the government says, 'I am sorry because you are not really* [poor]*,' I mean, in the situation of..."*

In this participant's perspective, the focus of the cash support policy is on those in extreme poverty, and there is only narrow coverage for others with more, but still low, income. The essence of the argument was that the services addressing lone-parent families need a more comprehensive approach and should not solely be dependent on the level of earnings. There were other criticisms of the fact that child-related, ad hoc expenses are not included in the benefit calculations. A telling example is put by a participant with the following words:

Scenario 4

Margarita and Leo have migrated to Belgium. They have both found work, and their children attend the local day-care centre. Margarita and Leo have been offered to take on longer working hours, but they would need more childcare and support that they cannot get through the day-care centre. What are the pros or arguments in favour of accepting the longer hours of work? What are the cons or arguments against accepting the longer hours of work? What help from the government would be most useful?

> *"Okay they* [the officers] *say, 'You will have the benefits because you have the facts, I mean, it will be on your name.' Then I said, 'Yeah but I pay most of the activities of the kid.' And the activity of the kid is not included in that test. Only the one for the vacation actually. So, the weekly activity. For example, he wants to go to do football. And then the payment for that, for that is like one year like every week you go. That is not part of any benefit that you can..."*

In sum, the experiences of these participants led them to suggest a need to expand eligibility and recognition of the diverse lone parent family constellations.

Scenario 4: Increase in Working Hours Combined with Insufficient Childcare Provision (Families with Migrant Background)

The fourth scenario presented participants with a trade-off: in this case a decision must be made between earning more money and ensuring childcare. This scenario was presented to the focus group with families from a migrant background.

The reflections on the case started with participants' suggestions for this couple to accept the work and find a childcare for their children. The participants did not seem to note that the scenario suggested the day care centre was not available for this couple. Without defining the details, the participants counted on a childcare service being available and that, when the couple were in paid employment, they would be able to afford it.

However, this assumption paved the way for another line of argument. Here, participants stressed the fact that the increase in their income will result in larger tax payments for them, which in turn, might be a new hurdle for the couple.

Lastly, the discussion suggested that the mother should take up a part-time job and be more present at home to provide direct care for the children. The concluding remarks were predominantly about parenting and parent-child relationships based on examples from their own lives.

Scenario 5: Care Responsibilities and Limited Local Labour Market Opportunities (Families in Rural Settings)

The fifth scenario illustrates a situation in which a rural family faces heavy care responsibilities combined with limited labour market opportunities in the local area. It asked participants to reflect upon the options that are available to a family in this situation, and what kind of help from the government would be most useful.

The conversation began with one participant expressing resonance with Julie's story. Initially, some confusion arose among the participants as they seemed puzzled to place a rural area in the Belgian

> **Scenario 5**
>
> After having stopped working ten years ago, Julie wants to return to work. She lives in a rural area, where employment opportunities are limited, given her skills. Her partner is working full-time, and they have four children. What options does Julie have? What help from the government would be most useful?

context. However, these confusions were quickly resolved, prompting the participants to engage in a brainstorming session regarding potential solutions for the case presented in the story.

Participants' suggestions revolved around potential employment opportunities that this mother of four could have in her area. At the outset, they listed potential local options, such as working at a bakery in the town where she was living. However, when they realised that she had four children, the conversation was cloaked in worry. People questioned the age of the children, and consequently expressed concerns regarding her childcare arrangements. Some participants expressed their apprehension regarding the possibility of increased tax payments were this mother to start earning a salary. However, other

participants allayed this worry by pointing out that the family would be eligible for tax exemptions owing to their having four children. Finally, people seemed to agree that the best option for this mother would be to find a job that allowed her to work from home.

Suggested Improvements

Perceived Causes of Difficulties

Throughout the focus group discussions, the participants expressed grievances about the policies and services that they perceived as not working well for them. In these contributions and as might be expected, their reflections were rooted in their specific life circumstances. These included, but were not limited to, being a lone parent, having a child at school, not owning and renting a dwelling, employment opportunities, whether present or absent, and recent migration to either a city within Belgium or to Belgium from another country. There were focus group specificities, though. For example, the focus group with people residing in a suburban town concentrated their comments on the limited employment opportunities whereas the focus group with lone parents raised critique about the gender normative curriculum.

One strong thread of argument was about the level of benefits and salaries and the taxation rules. This was in places threaded through with critique of the broader system. For example, one participant shared their experience with the public employment service:

> *"The difference has to be there. If you're on benefit, you get 1,200 Euros, are you going to work? At least 2,000 Euros. That's a difference of 800 Euros, that's a lot. I started working, I know for 1,600 Euros, while I get 1,400 Euros from the sickness fund. I am working for 200 Euros."*

This participant began by sharing how he had argued with the officers at the employment office and tried to negotiate what he would consider a rightful amount in exchange for his labour. His point, in essence, was that the gap between the benefits and actual salaries was so low as to discourage people to look for jobs. Other participants' experiences resonated with this. A comparison was made between the salaries paid in the informal and formal jobs markets. The limited disposable income seemed to be forcing these participants in thinking for the day rather than planning for the future, such as pensions. The overwhelming opinion among participants who stressed difficulties in making ends meet was that taxes

were too high, salaries were not matching prices and retirement was a long dream that kept being pushed away.[2] As phrased by one participant who felt deprived compared to an unidentified 'they':

> *"Ordinary people all have to wait longer to retire. Working for longer before you can retire. But they get bonus pensions at 60."*

Sometimes a single negative comment about the political system could ignite a fevered discussion. One such source of critical comment was the numbers in the Belgian parliament. Some participants said they found the number of ministers perplexing (63, they mentioned) given the small size of the country. Furthermore, these participants expressed surprise and confusion at the fact that some of these ministers were still in high-level positions and earning high salaries despite being over 80 years of age. The underlying point behind these comments was the uneven distribution of wealth: *"there are 200,000 millionaires in Belgium,"* said one participant.

The discussion in one of the groups explicitly put state support and services under the spotlight. The participants pointed out that, in large families, having two salaries was necessary as otherwise they could not make ends meet. However, the cost of childcare was also high and the families did not have many options despite obvious need. The limited spaces at childcare centres or the distances between work, home and care centres combined with poorly connected transport networks were listed among the struggles. These were interpreted as *"the state's fault,"* *"political choices,"* and politicians being *"out of touch with ordinary people,"* as described by one participant:

> *"Poverty is a political choice. Creating problems is a political choice. Not having childcare is a political choice. A living wage below the poverty line is a political choice. And actually, these are all human rights violations. … we just blindly let all those things go on and let those guys make money. And we just get the crumbs. And they make it just not hard enough for us to start complaining too much. That's their speciality. And putting a good spin on it and a good lie, also a political choice. That is how they operate. And we still think that's normal. I don't. I have never thought it was normal. I have never quite understood that lying is the best paid profession."*

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[2] As of 2023, the age of retirement in Belgium is 65. In 2025, the retirement age will be raised to 66 and 67 in 2030. See
https://ec.europa.eu/social/main.jsp?catId=1102&langId=en&intPageId=4422

Lastly, some participants mentioned the 'social tariff'[3], which is a discount scheme applied to telecommunication bills. They drew attention to the imminent cessation of this scheme, which prompted further discussion on the rising costs of energy bills. The conversation restated the high costs of living, which, in their opinion, exacerbated by the distance between the policymakers and the public.
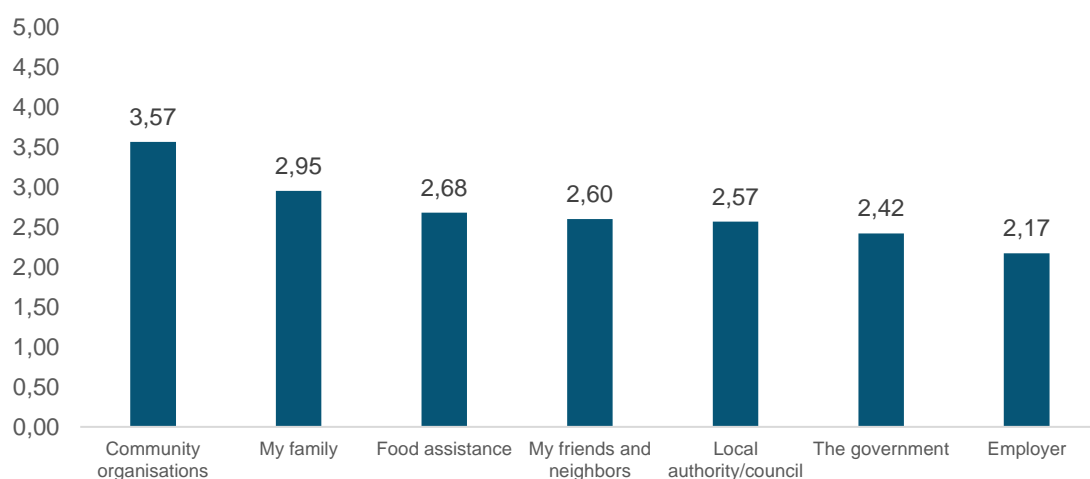
Sources of Help

While the participants were not directly asked about the sources of support that they had access to or had been using, this was raised, although not entirely consistently. However, one of the questions on the short questionnaire that was filled out after the discussions asked, 'Of all the sources of help that were talked about, which have helped your family the most? Please rate each source of help from 1 to 5, with 1 being the lowest and 5 being the highest.' Figure 6 presents their responses based on the average rating on a scale of 1 to 5.

As can be seen, community organisations were placed at the top of the list. This is not surprising as recruitment was mainly based on membership of associations, volunteering for these associations or working as experts by experience. Of the 45 participants, 33 mentioned an engagement with an association, although the intensity of their engagement varied widely. People's ratings also put an emphasis on the family, food banks and community. Other institutional bodies such as local authorities, government and employers were placed at the bottom of the list, suggesting relatively thinner support from formal state-related institutional bodies. Even though the scoring was similar for friends and neighbours and local authority or councils, the main message that this figure conveys is the importance of community networks facilitated through civil society organisations.

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[3] Eligibility rules apply. Those who are older than 65 years of age, those with disabilities, those who are in receipt of Social Integration Income (RIS), those who are in need of hearing aids or living with (grand)children with hearing disabilities, those who have had a laryngectomy or live with a child or grandchild who has had a laryngectomy, or war veterans. For further specifications regarding the eligibility rules, see https://www.ibpt.be/consommateurs/faq/tarif-social-qui-peut-en-beneficier

"Of all the sources of help that were talked about, which have helped your family the most? Please rate each source of help from 1 to 5, with 1 being the lowest and 5 being the highest."

N=45

In alignment with Figure 6, the focus group discussions also revealed the importance of community organisations as the primary source of help for the participants. The majority of the participants had been made aware of the existence of these organisations, or associations, through their networks of friends.

Membership of an association was portrayed as giving access to a support network. The associations facilitated the participants' skills development, promoted their awareness of a range of welfare benefits, and alerted them to discounts and deals or provided them with vouchers. Participation in an activity led to further opportunities. For example, one participant who had immigrated to Belgium from outside of Europe shared their experience with the association as follows:

> "When I first got here, because I used to live in X [town in Belgium]. So, they gave me
> the certificates to pick up the food parcel here. With the food parcel, I started to learn a

few things here. It opened a lot of doors for me here. I was told there was a group for when you don't speak the language. I was told it was like Babylon here. Then I don't know how I [got to] know X [another group member] I don't remember. I started coming here. I started asking for help with the paperwork to do the translation. X [Social worker] started to help me. That's how it started. Then I heard, there's a group of supermoms. I said, 'yes, I'm interested'. I started coming to the group."

This experience was mirrored for other participants who mentioned participating in courses such as sewing or attending language courses or joining sport activities. Some participants also mentioned financial benefits:

"I joined [organisation] *for the first time* [about a few years] *ago now, I think. But I have also been volunteering with them for a year. It was immensely helpful when I was struggling financially."*

The dominant tone when reflecting about the association was overwhelmingly positive across the focus groups. The association, as a meso-level actor, both represented and actually acted as a form of shelter facilitating solutions to address the needs of its members.

In addition to these associations, a few participants mentioned other organisations specialising on matters related to lone parenting. One participant elaborated her experience with a branch of the Centre for General Welfare [*Centrum voor Algemeen Welzijnswerk).* This experience involved receiving guidance to make informed decisions, which the participant appreciated.

Little or no mention was made of support from extended family or neighbours. Across all groups, only two participants mentioned having family members that they could turn to for financial assistance. It might be said that associations compensated for the absence of an immediate support network for these participants.

The participants made little reference to their employment situation as especially supportive. Those who were in paid employment briefly, but not consistently, mentioned what their occupation was or what the job involved. However, the discussions lacked any further information regarding possible ways in which the employer or the company was providing any support. The participants' remarks relating to work or employers were mainly about the time and care constraints, as discussed previously.

Looking Ahead: Desires and Recommendations

After discussing the struggles and their perceived causes, participants articulated their opinions regarding potential solutions and made recommendations that they considered helpful to improve their living conditions and those of other families. As might be anticipated, their desires and suggestions mirrored their difficulties. Participants with school-age children listed their needs with respect to their children's education, while those who were struggling to pay rent expressed the need for housing support. Similarly, participants encountering difficulties in finding employment emphasised the need for more job opportunities.

The third question in the survey asked about the type of help from the government that would be most useful to their families. Their ratings prioritised a desire to be understood better, which may also be interpreted as a desire for recognition or acknowledgement by government and associated services of particular family situations (Figure 7). The need for more supportive services was made clear also. The information regarding the services that are available for these participants seemed vague to them, and they wanted more generous benefits and support mechanisms especially concerning childcare and employment opportunities.

FIGURE 7 AVERAGE PARTICIPANT RATING OF THE DEGREE OF USEFULNESS OF DIFFERENT SOURCES OF HELP FROM THE GOVERNMENT FOR THEIR FAMILIES (ON A SCALE OF 1 TO 5)
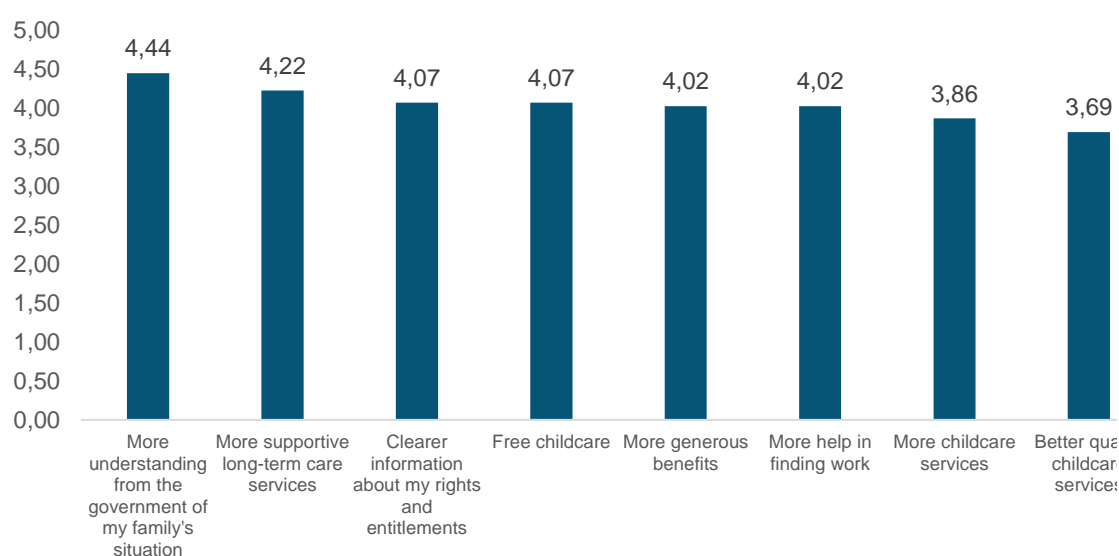
"What sort of help from the government would be most useful to you and your family? Please rate each item from 1 to 5, with 1 being the lowest and 5 being the highest."

N=45

The focus group discussions substantiated the findings presented in Figure 7. When the participants were asked about their expectations from government, they highlighted the need for improved information circulation so that they and others are made aware of the welfare benefits, eligibility conditions for these benefits and whether they were relevant to their own cases or not. Childcare provision was a significant consideration in regard to needed improvements also, especially by those without formal or informal support networks. Depending on the age of the child, the participants drew attention to challenges requiring new responses both in supporting homework and affording the children's educational needs. There was a consensus among participants that education should be free of charge. In their experience, schools imposed a variety of demands that required extra expenses and put families in a difficult position. One participant summarised this request in the following words:

> *"I think that they shouldn't touch education. Education should remain affordable to all children, in order to build a future, and if you fail in that … these are then mostly children who are in poverty. That does not mean that they are less intelligent, there are also a lot of intelligent children among them. That's unfortunate that they then can't function in a mainstream school because their parents can't foot the bill, I think that's a bit."*

A few participants emphasised the importance of accommodating flexible working conditions for employees. In one group, a need for 'sheltered workplaces' was mentioned. These comments were not probed further, however, but a brief conversation among three participants indicated that the underlying reference here was to the needs of employees with disabilities. It is worth noting that, throughout the discussions, disability did not emerge as a dominant theme. Rather, the predominant need verbalised was provision of childcare services and matters related to care-giving needs.

Additionally, a few participants drew attention to the issue of insufficient public transportation infrastructure and the concomitant dependence on private vehicles, which curtailed employment opportunities for those who lack a driver's license or those who do not own a car. Better and wider transportation links were considered an enabler of more employment opportunities. The desire regarding

the improvement of public transport systems was particularly pertinent to the group residing in a small suburban town.

Administrative or bureaucratic difficulties were also mentioned:

> *"… different regions arguing with each other, and they come to a decision and that means it's, yeah, a 10-year project almost or a 25 one, as you said."*

One participant provided an overview of the problem and the desired solution:

> *"People always say poverty is much more than having no money. That's right. But really it's also about the financial side, about what people get to live on. Hey, menstrual poverty, transport poverty, what is it all about? For me it is, one … there is poverty. And there are food banks, but okay. It's good that it's there, but that doesn't solve anything structurally, huh. For me it's, it's a little, yes what should I say, a Band-Aid. It is good that people can go to the food bank. That young people get free sanitary pads. That's all good. But that doesn't solve anything, you know. There should be more structural solutions ... I think that it's very important, that it's financial, huh. The living allowance has to go up, right. So, people have a better standard of living."*

This excerpt suggests the need for a more comprehensive policy solution addressing the core of the 'problem'. Although the participant acknowledges the usefulness of ad hoc solutions, they ultimately reject this approach. Critique is placed on the temporality of these solutions, as the absence of a sustained approach renders them transitory. Consequently, persistent issues remain unresolved.

Taken as a whole, participants' narratives on their desires and proposed suggestions for change shed light on the areas of the welfare and benefit systems that seemed in poor condition. Their reflections made it clear that financial pressures and care-giving constraints were the main struggles they encountered, shaping their approach to what was needed from the government and authorities. Participants called for more 'structural' and systematic solutions to these issues. It is worth noting that, given that their struggles and desires were strongly intertwined, so, too, are the 'solutions'. Hence, resolving issues related to childcare provision can enable more mothers to take up employment, which in turn can ease the financial pressures that they are facing.

Conclusion and Overview

The focus group discussions yielded rich evidence of the struggles faced by the participants, their coping mechanisms in response to these difficulties and their experiences of the availability or absence of supportive social policies and services to help them address these challenges. The discussions and experiences recounted suggest that there were three distinct clusters of participant situation: a general set of circumstances facing those living on a low income; specific circumstances facing lone parents; and the specific circumstances facing participants with a migration background.

Although living on a low income was a common condition among all participants, other aspects of life intertwined with the low-income status. That is, the struggles were exacerbated when a partner was absent to share the responsibilities, or the employment opportunities were scarce depending on the location of residence and/or poor language skills. Mirroring these key aspects of positioning, the defining common struggles were also clustered into three: the absence of a support system for care-giving provision; job market-related restrictions; and inadequate financial and service support in addressing care needs and constraints.

A cross-cutting struggle, which constituted the basis of participants' everyday decisions, was insufficient income in the face of the increasing cost of living. Welfare benefits, relevant social policies and services available were mentioned but sporadically and often in the context of offering too little support. The participants were often perplexed about how to comprehend the operation of the tax, benefit and salary systems. The level of taxes was considered to be high and the level of salaries perceived as low. The gap between living on a benefit and living on low earnings was highlighted, sometimes in the context of a disincentive to be take up employment. Even though this perception was not translated into an actual preference for a welfare-reliant life, the voicing of it by participants echoed dissatisfaction with the system.

Care-giving constraints were also identified as a significant cause of everyday struggles, creating pressures both financially and mentally. These were perceived and experienced as a major obstacle hindering job opportunities. In particular, providing for the needs of school-age children emerged as a major concern for mothers. Participants frequently brought up the struggle of finding affordable childcare options that matched their (potential) work schedules. Many felt unsupported due to a lack of a co-parent or a network to rely on to cope with childcare responsibilities, which in turn presented additional challenges both materially and mentally.

Relatedly, a key issue was difficulties associated with entering and remaining in the labour market. Especially for participants with care-giving responsibilities, the job opportunities were limited.

Participants repeatedly mentioned the lack of coherence between school (or nursery) hours and working hours, which posed challenges for them to accept a job offer, should one be available, and start generating additional income.

The care-giving constraints highlighted issues of gender inequality, as mothers were the primary care-givers for their children, seemingly regardless of family composition. While prioritising their children's needs, the mental and emotional burden on these mothers was apparent, and they expressed a need for support. This pressure was especially pronounced for lone mothers who not only acted as sole care-givers but also sole providers for their families.

The participants told of adopting a range of coping strategies in response to the rising cost of living. Their strengths were to be observed in their use of cognitive and other skills to manage their limited budget and navigate their needs. Monitoring market prices and making informed decisions in shopping was the most common coping mechanism. The most prominent support system was their engagement in local community associations, be it through membership, participation, or volunteering. Through these networks, they gained access to a community, received administrative support and became informed about benefits. Hence, it was a skill and agentic behaviour on their part to take the initiative of joining such associations. Neither government services, local authorities nor employers were significant sources of support in these participants' experiences of living on a low income and overcoming their financial and care-giving struggles.

When asked about what would help them and what needed to change, participants' perceived solutions echoed their struggles. At the top of the list was support for care-giving constraints. They repeatedly stressed the need for better childcare services. The recommendations varied by age group of the children. While the participants with young children desired consistency between working hours and the hours of operation of the childcare services, participants with school-age children insisted on financial support for extra-curricular activities. Reflecting their current struggles, a need for an improved public transportation system was mentioned particularly by participants in rural areas. In addition to these specific recommendations, some participants stressed the need for more structural solutions provided by the welfare state that would prevent the aforementioned issues from being repeated constantly.

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Annexes

Annex 1 Focus Group Discussion Guide

1. Preamble (5 minutes)

- Moderator introduces her/himself and co-moderator (if appropriate)
- Moderator explains the key objectives of the focus group discussion
- Moderator explains the ground rules and principles (including anonymity)

2. Ice-breaker (10 minutes)

- Each participant introduces him/herself and answers one brief ice-breaker question [4]

3. Open-ended questions (60 minutes)

1. What are the difficulties that people face in keeping their families going on an everyday basis?
2. Why do you think families are experiencing these difficulties?
3. What about in your own case: What difficulties does your family face?
   - **Budget/money-related difficulties:** In terms of money, what difficulties does your family face?
     What would you say are the reasons why your family faces these difficulties?
     How does your family cope with them?
     What kind of planning does it take to make ends meet at the end of the week or month?
   - **Employment-related difficulties:** What kind of work is available to you and your family? (Prompts: Is the work part time/full-time? Does it offer regular or irregular working hours?)
     What kind of issues are you faced with when you look for work or for more hours?
     How do these issues differ for women and men?

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[4] At this stage, the moderator can propose to place name tags in front of each participant to allow addressing one another by first name. The participants may choose whether to put their real name or a pseudonym. In either case, names will not be used in the transcripts.

Are there things about the family that are difficult to manage while working? How does the family cope with them?

- **Care-related difficulties:** What about caring for the children or other family members: what kind of difficulties does your family face there? How does your family cope with them?

    What are the difficult decisions you have to make?

4. In your family or household, who makes the difficult decisions that we just talked about? (Prompts: Anyone else? How are they involved?)

5. Thinking about broader family, is that a source of help for your family?

6. What could help your family most in dealing with money or other difficulties? What are the things you need that you are not getting or don't have?

7. What type of government support helps you the most?

8. What kind of government help would be most useful for your family to deal with the difficulties we've discussed?

4. Break (optional)

5. Scenario-based questions (30 min)

Family type	Scenario	Questions
All family types	A couple with one child are both working in low-paid jobs. They would like to have a second child but they are worried about finances and job prospects.	What options do they have in your view? What help from the government would be most useful?
Low-income families	Paula works as a full-time cleaner for a company and cares for her partner, who has a health condition. She has been told that she could make more money by the hour working for an agency, which pays a higher wage but does not guarantee the timing and the amount of hours she might get a week.	Do you think she should take the offer? What should she take into account when making a decision? What help from the government would be most useful?
Lone parents	Rebecca is a lone parent whose children are now reaching school age. She relies on benefits as income but they are not enough to meet the family's needs, and she does not receive support from the children's father.	What do you think Rebecca could do to cope with this situation? What help from the government would be most useful?
Migrant families	Margarita and Leo have migrated to Belgium. They have both found work, and their children attend the local day-care centre. Margarita and Leo have been offered to take on longer working hours, but they would need more childcare and support that they cannot get through the day-care centre.	What are the pros or arguments in favour of accepting the longer hours of work? What are the cons or arguments against accepting the longer hours of work? What help from the government would be most useful?
Rural families	After having stopped working ten years ago, Julie wants to return to work. She lives	What options does Julie have? What help from the

	in a rural area, where employment opportunities are limited, given her skills. Her partner is working full-time and they have four children.	government would be most useful?
Carers	Oliver's mother has illness and mobility problems and he cares for her part-time. Now he finds that he needs more income and so is thinking of trying to find full-time work.	What should Oliver take into account when making a decision? What are his options? What help from the government would be most useful?

Annex 2 Overview Table of Focus Group Discussions

Focus group	Location	Recruitment of Participants	Number of participants
Low-income 1	Organisation's premises	Via existing group/organisation	7
Low-income 2	Organisation's premises	Via existing group/organisation	8
Low-income 3	Organisation's premises	Via existing group/organisation	7
Lone parents	Organisation's premises	Via existing group/organisation	8
Rural	Organisation's premises	Via existing group/organisation	7
Migrant	Organisation's premises	Via existing group/organisation	8
Carers	Organisation's premises	Via existing group/organisation	3

Annex 3 Socio-demographic Questionnaire

1. Gender (please tick one)
□ Female
□ Male
□ Other

2. Age group (please tick one)
□ 18-25
□ 26-35
□ 36-45
□ 46-55
□ 56-65
□ 65+

3. Which of the following words best describes the family members that you care for (please tick all that apply):
□ Children
□ Grandchildren
□ Partner
□ Parent
□ Other: _____

4. My family … (please tick the one that best describes my family's economic situation)
□ Makes ends meet very easily
□ Makes ends meet easily

□ Makes ends meet with difficulty
□ Makes ends meet with great difficulty

5. Were you born in this country?
□ Yes
□ No

6. Would you describe yourself as part of an ethnic minority in this country?
□ Yes
□ No

Annex 4 Opinion Survey

1. To what extent is your family affected by each of the following issues?

	1	2	3	4	5	N/A
	Not at all affected	Slightly affected	Somewhat affected	Very much affected	Extremely affected	Not applicable
A. Low income level	□	□	□	□	□	□
B. Poor services for families	□	□	□	□	□	□
C. Too many demands on parents	□	□	□	□	□	□
D. Insecure work	□	□	□	□	□	□
E. Poor employment opportunities locally	□	□	□	□	□	□
F. High cost of childcare	□	□	□	□	□	□
G. High cost of care for disabled, ill or older family members	□	□	□	□	□	□

	1	2	3	4	5	N/A
	Not at all affected	**Slightly affected**	**Somewhat affected**	**Very much affected**	**Extremely affected**	**Not applicable**
H. Too few family/friends to help	☐	☐	☐	☐	☐	☐
I. Illness/ill health	☐	☐	☐	☐	☐	☐
J. Other: _____	☐	☐	☐	☐	☐	☐

Please rate each issue from 1 to 5, with 1 being the lowest and 5 being the highest.

2. Of all the sources of help that were talked about, which have helped your family the most? Please rate each source of help from 1 to 5, with 1 being the lowest and 5 being the highest.

	1 Not at all helpful	2 Slightly helpful	3 Somewhat helpful	4 Very helpful	5 Extremely helpful	N/A Not applicable
A. Local authority/council	☐	☐	☐	☐	☐	☐
B. Community organisations (for example NGOs)	☐	☐	☐	☐	☐	☐
C. My family	☐	☐	☐	☐	☐	☐
D. My friends and neighbours	☐	☐	☐	☐	☐	☐
E. My employer	☐	☐	☐	☐	☐	☐
F. The government	☐	☐	☐	☐	☐	☐
G. Food assistance	☐	☐	☐	☐	☐	☐
H. Other: _____	☐	☐	☐	☐	☐	☐

3. What sort of help from the government would be most useful to you and your family? Please rate each item from 1 to 5, with 1 being the lowest and 5 being the highest.

	1 Not at all useful	2 Slightly useful	3 Somewhat useful	4 Very useful	5 Extremely useful	N/A Not applicable
A. Clearer information about my rights and entitlements	☐	☐	☐	☐	☐	☐
B. More generous benefits	☐	☐	☐	☐	☐	☐
C. More childcare services	☐	☐	☐	☐	☐	☐
D. Better quality childcare services	☐	☐	☐	☐	☐	☐
E. Free childcare	☐	☐	☐	☐	☐	☐
F. More supportive long-term care services	☐	☐	☐	☐	☐	☐
G. More help in finding work	☐	☐	☐	☐	☐	☐
H. More understanding from the government of my family's situation	☐	☐	☐	☐	☐	☐

	1 Not at all useful	2 Slightly useful	3 Somewhat useful	4 Very useful	5 Extremely useful	N/A Not applicable
I. Other: _____	☐	☐	☐	☐	☐	☐

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