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Dealing With Precariousness in Switzerland and Chile: Household Strategies Between Objective Constraints and Scope for Agency

Michèle Amacker*, Monica Budowski* and Sebastian Schief*

1 Introduction

Two different debates have triggered scientific interest in social inequality research anew: the debate on “precariousness” in Europe (Bundeszentrale für politische Bildung 2008; Kraemer 2008) and on “vulnerability to poverty” in Latin America (Birdsall et al. 2008; Solimano 2008; OECD 2010). In advanced industrial high-income societies, poverty research empirically identified households experiencing ups and downs regarding their socio-economic position. European debates were preoccupied with the “erosion of the welfare state” and the increase in “precarious work”. In Latin American developing middle-income societies, the debate focused on the paradox that in many countries poverty had substantially decreased over the past forty years, yet despite economic growth, “middle-income households” had been “left behind”. In both contexts, research focuses on the downwardly mobile or precarious middle-income groups (Portes and Hoffman 2003; Bárcena and Serra 2010), the working poor (Streuli and Bauer 2002; Lohmann 2009), social vulnerability (Castel 2000; Vogel 2004; Whelan and Maître 2005; Whelan and Maître 2008), or hidden poverty (Hartmann 1981; Becker et al. 2003).

The focus of this article is on the agency of households experiencing precariousness in two countries with distinct welfare regimes in the above-mentioned regions. As Zürn and Leibfried (2005, 1) posit, “the influence of the state on the trajectory of human lives is more comprehensive and sustained than that of any other organisational construct”. Consequently, the state’s institutional arrangements – especially its social welfare institutions – structure the opportunities and constraints for individuals, households as well as that of other actors such as enterprises or non-profit organisations (Layte and Whelan 2003; Callens and Croux 2009). Institutional arrangements provide a sense of the “normal state of affairs” (Rothstein 1998) and structure experiences and expectations; they also contribute

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to structuring social inequalities regarding material and social wellbeing as well as to insecurities and uncertainties.

This leads to our general research question: Does the country “frame” – i. e. the perception of opportunity structures as proxied by the state’s provision of welfare – reflect in everyday strategies of households experiencing precariousness regarding their material wellbeing?

To address our question, we focus on households located adjacent and above the relative poverty threshold that are considered to experience precarious material wellbeing (for further discussion of this, see Budowski et al. 2010). Such positions within the distribution of economic wellbeing are particularly dependent on institutional arrangements. Chile and Switzerland serve our purpose well: they constitute opposite cases in terms of welfare principles and serve as examples of the two regions where the above-mentioned debates are taking place. We assume that similar relative socio-economic positions within different institutional contexts may be compared, and that the opportunity structures within each context are particularly relevant for household strategies. We therefore expect perceived opportunity structures (state, markets, households/families and communities/non-profit organizations) to reflect in everyday life strategies.

Empirically, we carry out three steps: (i) following assumptions derived from the welfare regime typology, we analyse what attitudes people have about and towards the state’s provision of welfare in Chile and Switzerland by means of the ISSP data; we consider the country-specific configurations of attitudes to represent “frames” of opportunity structures. (ii) Based on qualitative interviews, we first elaborate patterns of household strategies inductively to thereafter associate these to the deductively identified country-specific frames. (iii) Finally, we relate the quantitative and qualitative results by means of the country frames.

The rest of the article is structured as follows: we present the crucial concepts *precariousness*, *welfare regimes* and *frames*, and *household strategies* in Section 2; we describe the data and methods in Section 3. Section 4 contains the empirical results: we present the population attitudes towards the opportunity structures of the state’s welfare provision and the country frames in Section 4.1 and the patterns of household strategies and their aligning to the country frames in Section 4.2. In Section 5 we conclude by comparing the country frames and the patterns of household strategies within and between the countries.

2 Conceptual framework

In this section we outline the theoretical framework for our analysis. The concept of socio-economic *precariousness* serves to identify households in similar relative socio-structural positions adjacent to and slightly above a relative poverty threshold.

Welfare regime typologies depict opportunity structures for household strategies. They enable deducing assumptions as to what may be expected from different institutions. We consider the configurations of attitudes towards the state's welfare provision a *frame* regarding the opportunity structures for *household strategies* in everyday life.

2.1 Precariousness

"Precariousness" refers to insecurity and uncertainty to maintain or improve a given level of wellbeing; it depicts a particular "condition of life" ("Lebenslage") at risk of poverty that is coupled with a constrained scope of agency. In this understanding, precariousness is contingent on how wellbeing is conceptualized. If wellbeing is conceptualized one-dimensionally, e.g. as economic wellbeing, precariousness characterizes a particular range or extent of economic wellbeing (similar to the way poverty characterizes the range at the bottom end of the distribution where economic wellbeing is considered to be lacking). If wellbeing is (re)produced by institutions in given contexts over time (Zürn and Leibfried 2005), precariousness of socio-economic wellbeing, or conceptualized in a more encompassing way, of conditions of life, may be considered the extent to which institutions in their ensemble contribute to protecting from or reducing insecurities. From this perspective, precariousness refers to specific opportunities and constraints related to structural positions and therewith links into social inequality research.

In advanced industrial high-income societies, research suggests that households experiencing precariousness are located slightly above and adjacent to a relative poverty line (Hübinger 1996; Whelan and Maître 2005; Whelan and Maître 2008). Longitudinal studies provide evidence that these households have a high risk of moving into and out of poverty households; they also appear to be rather similar to poor households regarding material wellbeing, deprivations and lack of access to goods and services (Hübinger 1996; Farago et al. 2005). Theoretical studies posit that households may also remain in this position or (re)advance into secure prosperity (Kraemer 2009).

Due to larger disparities within the socio-economic distribution and the use of an absolute poverty threshold in developing middle-income societies in Latin America, studies identify households experiencing precariousness by means of positions within the income distribution (Solimano 2008), by relative income indicators (OECD 2010, Torche 2005), or in absolute terms (Birdsall et al. 2008; OECD 2010). In Latin America "[g]enerally the wealthy have done very well, and the poor have also made absolute gains. The fate of the middle – at least in relative terms – is much more muddled. At the same time, the distance between the middle and their reference groups at the top of the distribution has increased in absolute terms" (Birdsall et al. 2000, 14).

Previous research has mainly focused on objective, material aspects of precariousness. Recent research additionally suggests that subjective factors and agency are

important for wellbeing (e. g. Stiglitz et al. 2010; Farago et al. 2005; OECD 2010). While precarious socio-economic positions are characterized by a combination of insecurity and potential (undesirable, downward) mobility, they nonetheless dispose of more resources than households in poverty (Budowski et al. 2010). Planning and realizing opportunities are possible despite restricted resources, yet such positions remain inherently insecure. Households experiencing precariousness thus have (albeit constrained) options for agency; we expect them to apply a variety of household strategies within a same context of opportunity structures.

2.2 Welfare regimes and frames

Esping-Andersen (1990) elaborated the most common typology for industrialized countries differentiating between liberal, conservative and social democratic welfare regimes based on the degree of de-commodification. Despite several and severe criticisms, this typology has remained dominant (Arts and Gelissen 2002). Gough et al. (2004) add a global dimension and communities as a fourth source of opportunity structures to Esping-Andersen's concept of the "welfare regime". This extended and modified understanding of "welfare regime" refers to the interdependency of institutions with opportunity structures at the country level. These include the state, markets, families/households and communities/non-profit organizations.

Depending on the variables used, Switzerland belongs either to the liberal (Esping-Andersen 1990) or has developed into the conservative type within the last 30 years (Armingeon and Beyeler 2004; Nollert 2006). Gough et al. (2004), among others (e. g. Castles and Mitchell 1993; Manow 2002; Rudra 2007), criticize Esping-Andersen's typology as Euro- or OECD-centric. They propose a global typology of welfare regimes. A majority of Latin American welfare regimes fall into the category roughly labelled as liberal-informal (Barrientos 2004) that build on family and community ties. In many countries, labour markets were deregulated, individual savings replaced state social security, and health and education systems were (partly) privatized; conservative-informal regimes rooted in the economic "import substitution industrialisation" (ISI) models changed into liberal-informal regimes. Most recent transformations suggest that Chile did not restructure its welfare regime substantially over time (given the favourable economic development), yet remedied unsatisfactory parts and complemented it with policies that (lower-) middle-income groups also profit from (Martinez-Franzoni and Voorend 2009; Budowski and Suter 2009).

The regime types structure the sectors where welfare is produced. Following Esping-Andersen's typology, the preferential sector for welfare production in liberal welfare regimes would be markets. Social-democratic welfare regimes would emphasize the state. Conservative welfare regimes would build on the "subsidiarity principle" with the aim to uphold status and provide security through a mixture of private sphere, communities and state. "Southern" or "Mediterranean" welfare

regimes would prioritize the private sphere, such as communities, households and families (Taylor-Gooby 2011).

We regard Chile and Switzerland as two different welfare regime types: Chile the liberal-informal, and Switzerland the conservative type. We proxy opportunity structures at the country level by focussing on the states' institutional arrangement for the provision of social welfare. In Chile's setting, we expect that households cannot rely on the state for support and would resort to the market, the family or the community as the principle means of dealing with precariousness (see Table 1). Despite Chile's strong economic performance and rapid industrialization since the late 1980s, the level of state social benefits is low. The economic development reduced poverty (the poverty rate at 60% of median single-adult equivalent household income was at 25% in the 2000s, see OECD.stat [n.d.]) and improved the standard of living of the 1990s. This development was accompanied by a largely deregulated labour market and high inequality (e.g. Torche 2005). In the 1990s Chile became re-democratized yet the basic structures of the previous reform were held upright. Chile's population experienced a strong social fluidity (in particular upward social mobility) accompanied by scant redistribution through the state and feelings of insecurity as measured by continued preoccupation with unemployment until 2008 (Corporación Latinobarómetro 2008, 29). Such developments suggest that households might expect the labour market to be more efficient to deal with precariousness than the state and lead to opinions demanding a greater state responsibility towards its citizens.

By contrast, Switzerland's conservative type of welfare regime has been rather successful in terms of poverty (with a poverty rate of 16%, OECD.stat [n.d.]). The aim of welfare provision is to provide a kind of socially acceptable minimum living standard. It offers a large range of opportunities (insurance based and conditional benefits) to deal with precariousness such as means-tested social welfare, a three-pillar-pension system that may be complemented with complementary support upon application, or subventions for accommodation, extraordinary expenses or health insurance. This rather high level of benefits might reduce expectations for a larger state responsibility towards its citizens (Pfeifer 2009). Table 1 summarizes the basic assumptions for the quantitative analysis.

The analysis of population attitudes towards and assessments of the state's welfare provision enables the elaboration of country-specific "frames". Frames refer to "schemata of interpretation": they locate and organize experience, represent general socio-cultural orientations, enable meaning and provide a background to act and communicate comprehensibly with the social environment (Goffman 1974, 21). Thus, configurations of attitudes about and towards the state's welfare provision constitute an important frame for household strategies.

Table 1 Major resources to deal with precariousness

Country	Type of Welfare State	State	Market	Family/ Household	Non-profit organizations /Community
Chile	Liberal-informal	–	+	+	+
Switzerland	Conservative	+	0	+	+

Source: own illustration; extension of Esping-Andersen's (1990) typology by deliberations from Evers and Olk (1996), Razavi (2007).

2.3 Household strategies

“Household strategies” refer to how people conduct their everyday life within given (social) contexts, i. e. how households actively organize their everyday life, where they develop and/or transform sequences of activities into routine or react to (undesirable) external events, and what support they count on when in need. Individuals and households seek ways to pursue and prioritize their concerns in time and place. Households may be considered an (albeit dynamic) analytical unit consisting of members who live together, share consumption and contribute in different ways to their material and social reproduction.

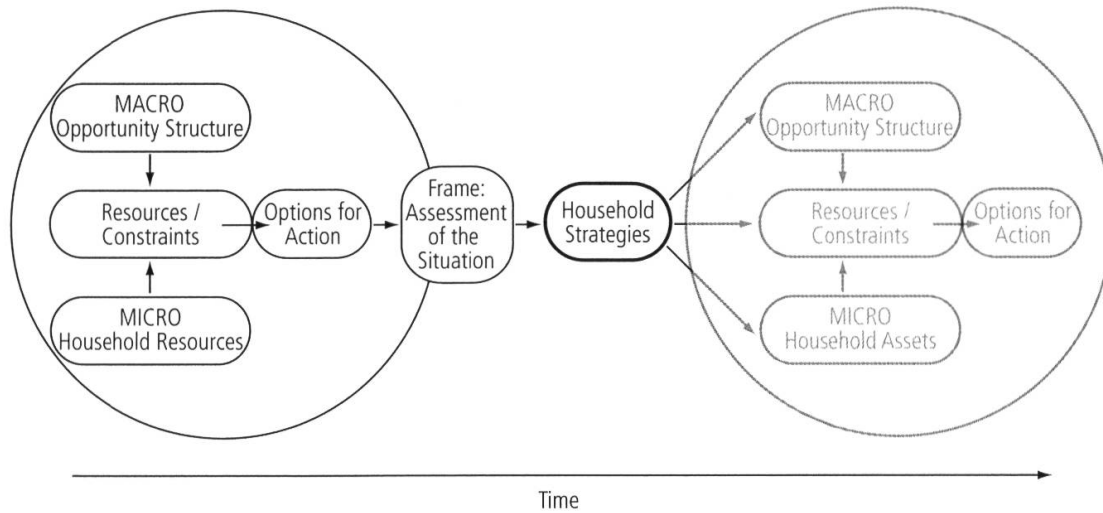
The concept of household strategies was developed for research on economic behaviour of poor households in countries with weak welfare provision by the state, and used synonymously with “survival strategies” of poor households.¹ It was also applied to marginal groups in Europe (e. g. Britain) and referred to as “coping strategies” (Wallace 1993, 94, 95; Engelen 2002, 253). Since the 1980s, the concept has been used to describe activities within all households, not only within poor or marginal ones. The main focus has been to analyse the consequences of social and economic change for households in general, asking how households organize work inside and outside the household and how they adjust to changing social and economic environments.²

Household strategies depend both on opportunities provided by socio-structural contexts and on individual and household resources. They reflect competing options and objectives that households juggle to maintain or improve wellbeing, or counteract crisis. Choosing households as the unit of analysis has the advantage of analytically bridging the micro and macro levels (Wallace 2002): the household constitutes a sort of connecting or, as Schmink (1984) puts it, “mediating” entity.

1 Similar concepts with distinct connotations are “existence strategy”, “reproductive strategy”, “life strategy”, and “life project” (Schmink 1984).

2 Household strategies thus need require contextualisation: “[d]espite apparently objective determinants, (...) the concepts of needs, standard of living and indeed the concept of survival itself are meaningful only in a particular social historical context” (Schmink 1984, 91).

Figure 1 Conceptualising household strategies



Source: own illustration.

Welfare regimes structure the context for household strategies (see Figure 1); attitudes and assessments about such opportunity structures represent frames. The scope of agency varies according to social position (e. g. poor households have very constrained opportunities) within given opportunity structures characterized by a particular historical, social and cultural situation (Schmink 1984, 91). This is important for international comparative research.

3 Data and methods

We apply a quantitative and a qualitative approach and combine a deductive and inductive approach to assess our research questions. Assuming that welfare regimes provide opportunity structures for everyday life, we ask whether and how these are perceived, and reflect or become manifest in household strategies. To do so, we contrast the analysis of ISSP-data (International Social Survey Programme) with the analysis of qualitative interviews in the two countries.

Quantitative analysis: To assess the country frames of perceived (welfare) opportunity structures, we analyse individual-level representative data from the module “role of government” (Role of Government IV, 2006) from the International Social Survey Programme (ISSP, 44 countries). All ISSP participants in Chile ($n = 1\,413$) and Switzerland ($n = 843$) aged 18–75 are included in the analyses.

Guided by the welfare-regime typology, we deduct configurations of attitudes about and expectations towards welfare provision by the state. We consider these

configurations to represent the country frames for the range of opportunities for household strategies. These country-specific configurations – i. e. frames – build the junction between the quantitative and qualitative analysis. As attitudes may substantially vary within a country according to national institutions, in particular public policies and organized politics (Svallfors 2003, 514–515), we analyse the attitudes of three income groups within each country to ensure comparability to our qualitative sample: (i) less than 60%, (ii) 60–80%, and (iii) more than 80% of the median single-adult equivalent family income³. We assess between-country attitude differences towards the state by constructing three summative indices for expectations towards, success and responsibility of the state's provision of welfare. The *expectation-index* (expectations towards the state) is based on a set of four items.⁴ The index ranges from 0 to 16; the higher the value, the greater the expectations. The *responsibility-of-the-state-index* comprises a set of six questions.⁵ The index values range from 0 to 18; a high value means that the state is considered to be more, a low value less responsible. The *success-index* builds on three items.⁶ The index values range from 0 to 12; a higher value indicates that social welfare provided by the state is considered to be more and a lower value less successful. All three indices were checked by factor analyses and reliability analyses. We used the configuration of the three indices to elaborate our expectations regarding the country frames. The results are shown at the country level.

Qualitative analyses: The qualitative analysis is based on guided interviews carried out in 2008 in Chile (Temuco) and Switzerland (Lausanne, Zurich and Bern)⁷ with members of households in socio-economic precariousness. The analysis presented is based on a selection of 20 information-rich interviews (from a total of 74)

3 The ISSP-variable is based on family and not household income.

4 These are based on the questions regarding how much money the government should spend for health, education, old age pensions, and unemployment benefits: 6. *Listed below are various areas of government spending. Please show whether you would like to see more or less government spending in each area. Remember that if you say "much more", it might require a tax increase to pay for it (Spend much more, spend more, spend the same as now, spend less, spend much less, can't choose).*

5 Questions refer to whether the state should be responsible for providing jobs for everyone, health care for the sick, decent living standards for the old, decent living standards for the unemployed, reducing income differences between rich and poor, and decent housing for those who can't afford it: 7. *On the whole, do you think it should or should not be the government's responsibility to... a. ... provide a job for everyone, b. provide health care for the sick, d...provide a decent standard of living for the old, f...provide a decent standard of living for the unemployed, g...reduce income differences between the rich and the poor, i...provide decent housing for those who can't afford it (Definitely should be, probably should be, probably should not be, definitely should not be, can't choose).*

6 Questions ask about how successful the state is in providing health care for the sick, a decent living standard for the old, and in fighting unemployment: 8. *How successful do you think the government in [COUNTRY] is nowadays in each of the following areas? a. Providing health care for the sick?, b. Providing a decent standard of living for the old?, e. fighting unemployment? (Very successful, quite successful, neither successful nor unsuccessful, quite unsuccessful, very unsuccessful, can't choose).*

7 To keep formulations simple for the qualitative analysis of the interviews, we refer to "Switzerland" and "Chile" (instead of the three cities, Bern, Lausanne and Zürich, and the city Temuco where the interviews were carried out).

in Switzerland and all 24 interviews in Chile. In order to enhance the chances of finding the defined target households with reasonable effort, lower-middle-income neighbourhoods were purposefully selected (according to mean income and apartment rental prices in Switzerland; according to expert interviews and interviews with local neighbourhood leaders in Chile). Households were then randomly sampled (by random walk in Chile, random CATI in Switzerland) and screened as to whether they belong to socio-economic positions adjacent to or slightly above a relative poverty line. The following criteria were applied for screening: (i) an income measure and (ii) a scale of deprivations⁸. Among the eligible households, we further selected according to the diversity of household composition to establish the final sample. The interviews were transcribed verbatim. The transcriptions were indexed by a *deductively* elaborated coding scheme derived from the interview topic guide and *inductively* by in-vivo codes. We developed thematic charts (Miles and Huberman 1994; Ritchie et al. 2003) of household strategies for dealing with socio-economic precariousness. The general patterns of household strategies were elaborated on the basis of the coded interview sequences and by contrasting cases within each country. *After* having identified different patterns of household strategies within each country (Switzerland in Section 4.2.1 and Chile in Section 4.2.2), we assessed whether they were related to the quantitatively elaborated country frames.

To sum up, the quantitative and qualitative analyses were carried out separately and the results thereafter contrasted and combined. The design cannot directly link the two data sources but highlights whether perceived opportunity structures – such as welfare provision by the state – reflect in everyday household strategies to manage precariousness.

8 The income bracket of the target population is located between 60–80% of the median equivalized *household* income in Switzerland; in Chile it is located in the fourth, fifth and sixth decile of the per-capita income distribution (Solimano 2008, 11). The items for the deprivation scale come from the Euromodule, where each item is followed by the question: *Is it because you cannot afford to do it or for another reason?* The items are: *Do you take at least one week's holidays away from home once a year?*; *do you invite friends round for a meal at least once a month?*; *do you have a meal out at a restaurant at least once a month?* *do you have a car for private use (private or from your company)?*; *do you have a computer at home?*; *do you have an internet connection at home?*; *are you able to afford the dentist when necessary?* Non Euromodule items were: *Are you paying to any type of pension system?* *Do you have a private pillar with voluntary savings for old age?* If 50 percent of the population is able to afford a given good, activity or service, it is included in the deprivation scale. A household is considered deprived on an item if it cannot afford that item due to financial reasons. To ensure comparability of living conditions, we account for the different standards of living by adapting the income bracket and adjusting the number of deprivations in the two countries: the threshold is set at four or more deprivations in Chile, and two or more in Switzerland. The items and the threshold were discussed and assessed by the four country-based universities participating in the research project.

4 Empirical analysis

In Section 4.1 we analyse the population attitudes towards the welfare provision by the state in Switzerland and Chile considered to represent the frame of perceived opportunities and constraints in each country. In Section 4.2 we seek patterns of strategies of households dealing with precariousness.

4.1 Attitudes towards the state – the quantitative analyses

Three indices measure the attitudes towards the state (as a proxy for the opportunities and constraints of welfare provision): The *expectations-index*, the *responsibility-index* and the *success-index*. The results suggest that the assessment of *success* of the state's provision of welfare is laterally reversed to the *expectations* (see Table 2a). Whereas in Chile the *expectations-index* and the *responsibility-index* have higher values than in Switzerland (value: 13.26 compared to 10.17; value: 14.7 compared to 11.18), it is the opposite for the *success-index*: the respondents from Switzerland consider the state more successful (value: 7.83) than in Chile (value: 5.1). The results confirm what the typology of welfare regimes suggests (see Section 2.2): if the state already provides a high level of welfare, the population does not expect it to spend more on the benefits. The *success-index* also corresponds to what we expect according to the concept of welfare regimes: respondents in Switzerland rank the success of the state's provision of welfare on average two points higher than the respondents in Chile; this seems to be an adequate evaluation of the different levels of benefits provided by the conservative Swiss and the Chilean liberal-informal state.

Figure 2 illustrates the distinct configurations according to country, and the respective expectations towards state responsibility and provision of welfare, as well as the assessment of its success (with z-transformed variables for reasons of comparison). While the results concerning expectations and success may easily be linked to the level of welfare benefits, the responsibility index represents a basic understanding of the role of the state in each country. The Swiss configuration of a conservative welfare regime combines low expectations and a low responsibility with the assessment of a successful welfare state. Compared to Switzerland, Chile – with a liberal-informal regime – appears to be a laterally reversed type: high expectations and a high responsibility are combined with a low assessment of the success of the state. As Table 2b demonstrates, the variation of the general configuration of the attitudes towards the state *between* the countries is substantially larger than the variation according to the socio-economic positions *within* each country.

We consider these two configurations of attitudes towards the state's type of welfare provision as the country frames within which household strategies take place. Derived from the welfare regime typology, we expected that the Chilean configuration of attitudes would suggest that household strategies would not rely on the state to deal with precariousness. The high level of expectations and re-

Table 2a Means of the indices responsibility, success and expectations (absolute numbers and z-transformed indices)

Country	Indices	Expectations	Responsibility	Success	Expectations (z-transformed)	Responsibility (z-transformed)	Success (z-transformed)
Chile	Mean	13.26	14.7	5.1	0.46	0.41	-0.41
	N	1413	1388	1397	1413	1388	1397
	Std. Dev.	2.00	2.59	2.29	0.79	0.82	0.89
Switzerland	Mean	10.17	11.18	7.83	-0.77	-0.72	0.66
	N	843	792	856	843	792	856
	Std. Dev.	2.12	2.73	2.02	0.84	0.87	0.79
Total	Mean	12.1	13.42	6.14	0.0	0.0	0.0
	N	2256	2180	2253	2256	2180	2253
	Std. Dev.	2.3	2.99	2.36	1.0	1.0	1.0

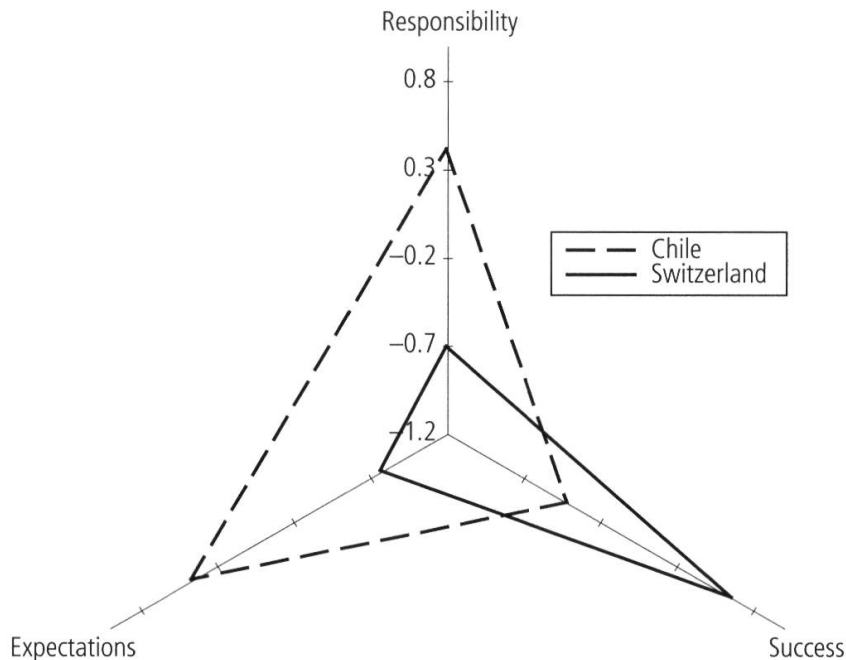
Source: ISSP 2006, own calculations, weighted data.

Table 2b Means of the indices responsibility, success and expectations (z-transformed indices) by percentage of median equivalised family income

Indices (z-transformed)	Percentage of median income	CHILE			SWITZERLAND		
		Expectations	Responsibility	Success	Expectations	Responsibility	Success
	0-60%	0.55	0.45	-0.30	-0.60	-0.40	0.72
	60-80%	0.62	0.48	-0.31	-0.64	-0.63	0.67
	80%+	0.45	0.36	-0.42	-0.83	-0.80	0.67
Total		0.50	0.40	-0.38	-0.76	-0.70	0.68
N		1132	1114	1121	644	620	663

Source: ISSP 2006, own calculations, weighted data.

Figure 2 Indices of responsibility, expectations and success of the welfare state by country (z-transformed)



Source: ISSP 2006, own calculations.

sponsibility accorded to the state, however, suggests that the population might be responsive to long-term political strategies to change welfare institutions. The Swiss frame suggests that there is a common understanding: the state is basically not responsible for support in precarious situations. Yet, the overwhelming assessment of the state's success indicates that its welfare provision is nonetheless an important opportunity structure for households in everyday life. Applying for state welfare provision appears to be a viable option among other household strategies; however, this might lead to problems justifying the cleavage between basically considering the state as “not responsible” but simultaneously being able to count on developed state institutions when in need.

The results from the quantitative analysis show that the opportunities provided by the different welfare regimes in Chile and Switzerland are assessed in a laterally reversed way. The configuration of attitudes suggests a frame of the state as “lender of last resort” in Switzerland, and of “non reliance on the state” in Chile. As frames indicate the range of options for household strategies, we expect the strategies in the two countries to align to these two frames. We contrast these frames with the results

of the qualitative analysis and evaluate whether the previously inductively analysed household strategies in each country may be subsumed to them or not.

4.2 Dealing with precariousness – the qualitative analysis

In this section we analyze how households experiencing precariousness deal with insecurities. The conceptual deliberations propose that household strategies depend on how the population perceives the opportunities and constraints of opportunity structures, in particular of welfare provision by the state. Although we expect the qualitative analyses to reflect the laterally reversed results of the quantitative analysis, we apply an inductive approach to establishing thematic charts, and elaborate patterns of household strategies in each country. These are presented in Sections 4.2.1 (Switzerland) and 4.2.2 (Chile).

As argued above, household strategies are not per se “survival” or “coping-with-difficulties”-strategies. Yet households dealing with precariousness are constantly threatened, because even minor events may lead to poverty. We focus on what households do to face this threat, where from they organize support external to their household, and what opportunities provided by the state they consider or make use of. The different patterns of household strategies represent analytical abstractions of all the respective sequences in the interviews elaborated on the basis of the thematic charts. Each pattern includes distinct household strategies that share similar logics. To ground our interpretation of the qualitative data, we select quotes that appear to best highlight the logic we identify within the pattern (anchor examples).

4.2.1 Household strategies in Switzerland

In Switzerland we distinguished three main patterns of household strategies: (i) “no help”, (ii) “mixed help”, and (iii) “functional help” presented in Figure 3. As Figure 3 shows, the qualitative findings align to the frame of reference for the household strategies identified by the quantitative analysis: the state as the “lender of last resort” is kept at the back of the respondents’ minds, even when they strongly reject it.

- i No help: “*I am not the type to beg.*” (CH45)⁹

Households with this pattern of household strategies want to solve their problems on their own and in principle do not accept any kind of help, neither public nor private.

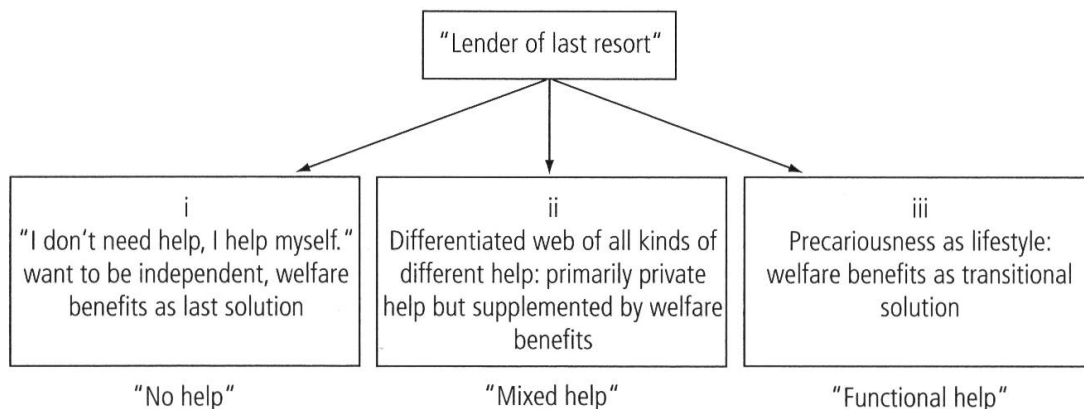
I have never received support from anyone. I had to fight my way through on my own. OK, when I was really in trouble, then my father (...) helped me out. But I did not want him to give it to me as a present, so I

9 Swiss interview excerpts are labelled with “CH”, Chilean interview excerpts are labelled with “CL”.

had to find some way to pay it back. But usually, I just tried to fight my way through myself. (CH47)

Because I am not the type to beg and (...) being dependent on others is very difficult. (CH45)

Figure 3 Patterns of household strategies according to the state as the "lender of last resort" -frame in Switzerland



Source: own illustration; 20 qualitative interviews in Switzerland in 2008.

These households experience dependency on someone or something as unsupportable and value being independent very strongly. Their attitudes towards "the state" are rather negative and underscored by a deep feeling of distrust: in their view, the state increasingly interferes into their private lives, not providing help, but controlling "free citizens". Although public help is acknowledged to be effective, welfare benefits seem to support the "wrong" people and not the "truly deserving".

What I have to complain about is that they have to make some kind of law for almost everything now; yes, indeed, in the end we are patronized anyway: "what are we allowed to do, what not?" And they always talk about "free Switzerland" and so on (...) Even now, precisely with smoking I think everyone should decide for him/herself, what is good for them. The state should not decide about this for anyone. (CH47)

And I got to know many Swiss who receive welfare. They are all messed up. They receive the absolute minimum. They somehow manage to hold a tiny apartment but can afford naught [nothing]. No proper cloths, no

proper things, they are at the pure existential minimum, or even beyond that. (CH41)

What I really reproach the state most for is that it helps the foreigners; (...) I have heard many say: "eh, these foreigners have everything and get everything and they even have huge cars (...)" The guy I know receives the very minimum; he can barely live with it. (...) So I have to say that something is going wrong, why do you help the foreigners more than you help us? (...) I think, something is going wrong in our politics. (CH47)

The RAV (Regional Employment Agency) only rode roughshod over me, controlled me: "are you doing your stuff?", "are you writing your applications?", "are you filling in your shit and so?". Only such stupid stuff, no, they didn't help me, never, naught. (CH41)

In this pattern of household strategies public help does not rank high as a possible solution to problems, and welfare provision is negatively assessed. The "no help" pattern represents the frame "lender of last resort" literally: only if worst comes to worst, are state benefits sought and accepted.

- ii Mixed help: *"And just not to have the feeling that you really have to make it on your own." (CH40)*

This pattern of household strategies allows for a wide range of different types of support complementing one another. Various types of support – including public support – are necessary, because the specific needs of the household go beyond what public support may remedy. Thus public support is inadequate for the particular household-employment-setting because it is not tailored to the kind of help they presently need. Private help therefore constitutes an important part of the household strategies.

I get most support from my friends, yes from my mother, as long as she was still alive. (CH40)

Some time ago my mother really did a lot. When the children weren't in school yet, they were often at her house. Or when we worked during the weekend (...). Yes, I was so thankful, it was worth gold. (CH67)

Yes, my mother buys the children shoes from time to time. Or when I am short of money, then I can go to my mother and borrow some money. That wouldn't be a problem, although she doesn't have much left over

either. Or she buys me something: when my vacuum cleaner broke down.
(CH 67)

Welfare benefits are used only temporarily and complementarily. If such support does not live up to the expectations, be this that it is considered inadequate for the household-employment-setting or due to denigrating experiences with social services, households seek other solutions.

It is simply because, ehm, being a lone mother, that just makes it very difficult to gain ground. And you know, what I read on the Internet once was, that even the EU rebuked Switzerland, the way they treat lone mothers. Their situation in Switzerland is really very bad. Yes, well, when I think of Sweden, there they can take the children to the nursery from birth onwards free of cost and they are cared for 24 hours a day ... OK, well, it is not really the basic idea to have children and then go to work, but sometimes you just don't have an option. (CH 35)

And then I received a new one [social worker] and that was when the drama began, kind of with pressure and kind of telling me that I was spending too much money; that five Swiss Francs were enough to feed a family, that was really too crass. Because if you already have to turn over every penny and look at it before spending it, and then someone tells you, that you spend too much money! Then I started looking around if I could increase my work percentage. When I was able to work 80%, I made it out [of social welfare], because I earned more than I had received formerly from them. (CH45)

Households within this pattern of strategies may also be subsumed within the “lender of last resort”-frame, even though it varies considerably from the first pattern. They do not refuse (public) help, but primarily draw on private help that provides the specific kind of support they need; they also opt out from support that does not correspond to their expectations.

iii Functional help: “*I need no security.*” (CH70)

Similar to the first pattern presented above, interviewees with functional-help strategies also want to be independent. They despise constraints of all kinds. Even regular work hours appear unbearable. They reject thinking about financial security and do not worry about precariousness. They often consciously take risks and appear careless regarding the precariousness they deal with.

Even though I would have had economic security there, it is not the money that ties me to a job, when I just don't enjoy doing it, believe me (...). This apparent security, it does not exist. I know how quickly it goes. It's like this ((he clicks his fingers)) and then even the best life insurance cannot help because you have to bite the dust before (...) you cannot really plan anything. (CH29)

However, major differences exist to the first pattern of strategies presented above. Households with functional-help strategies count on the possibility of welfare benefits; in their opinion, welfare benefits are a legal right, not a favour. Obtaining welfare benefits is judged as a transitional solution to cope with precariousness. The respondents basically have positive feelings towards welfare benefits, as they do not feel dependent or controlled.

Well, if you look at it realistically, it is a very insecure situation, (...) but I don't fear it, and even if I lose everything overnight, life will go on. In Switzerland it is kind of impossible that you are really badly off. (CH70)

Well, in Switzerland, actually everything is taken care of if something happens. (CH65)

And ... I think I would, if there really was no other possibility, I would not be inhibited to ask [for financial support from the state], I know exactly what I am entitled to. (CH70)

Because I also found, "come-on, I have already paid so much tax" and so I think (...) that I have received back part of what I have contributed as taxes. (CH29)

But I would never go and ask [my parents for financial support or money]. (...) well, if I would lose my job, I would go on the dole, that's for sure. (CH69)

This third pattern enables a functional relationship to welfare benefits: having paid taxes, households feel they have the right to claim them back when they are having a rough time. This posture avoids reliance on private help: private help is based on an emotional relationship, not on a functional one. Contrary to the first pattern of strategies, households within this pattern strategically incorporate the state as "lender of last resort" into their household strategies.¹⁰

¹⁰ In all three elaborated patterns, households were aware of some of the welfare opportunities provided by the state. One household strategy did not fit into any of the above-mentioned patterns of strategies and provided no evidence for the "lender of last resort"-frame. This household

4.2.2 Household strategies in Chile

The analyses of the ISSP-Data suggest that the frame for household strategies in Chile is “non-reliance on the state”. A first result stands out from the qualitative interviews: the many explanations why the state is not a serious option when dealing with precariousness and why other options are more efficient. After presenting this first result in more detail, we continue with the patterns of household strategies elaborated from the interviews in Chile.

Households do not really consider the state an option to deal with precariousness: (i) they have the impression that public help will not change their situation substantially; (ii) they feel they do not qualify for state support (that public help is for households in poverty but not for them); (iii) they do not know about or lack the awareness of (more recent) public services (as the interviewee debriefing revealed). They also highlight the low level of possible benefits, be they public (state) or private (markets) and the experience of narrowly targeted policies typical of liberal-informal regimes. Characteristic statements are:

I don't think it would improve very much, because I don't think that support from the state, or from any enterprise, would kind of be very big [substantial] (...). But (...) yes it might alleviate our condition slightly. (CL03)

Well, if I would ever need [state help], of course I would apply for it. The problem is that they always ask whether you are unemployed at present, and my husband is not unemployed. I don't think that I qualify because they always ask what your husband earns and then they tell you, oh no, this is for people without work. For sure, there are some social benefits you can ask for at the municipality, but they always ask for so many things, that even if you need the support, you probably won't be able to provide everything. So, what type of help is that, it is no help at all. (CL23)

No, [we don't qualify] because in the sector where we live, we are considered the rich (...). When you go to the community they ask you what level [puntaje] the community ranks you, then they tell you that you cannot apply for water or electricity subsidies. (CL05)

is composed of a migrant couple who works full time and has two small children. They do not resort to the Swiss state and have but one acquaintance that helps out in case of emergencies. This case suggests, that if the country frame lacks, i.e. if knowledge about opportunities lack, households apply strategies related to other than the country frame, for example transnational frames. This is an issue to be pursued in further research but still supports our assumption that opportunity structures are related to household strategies by means of frames.

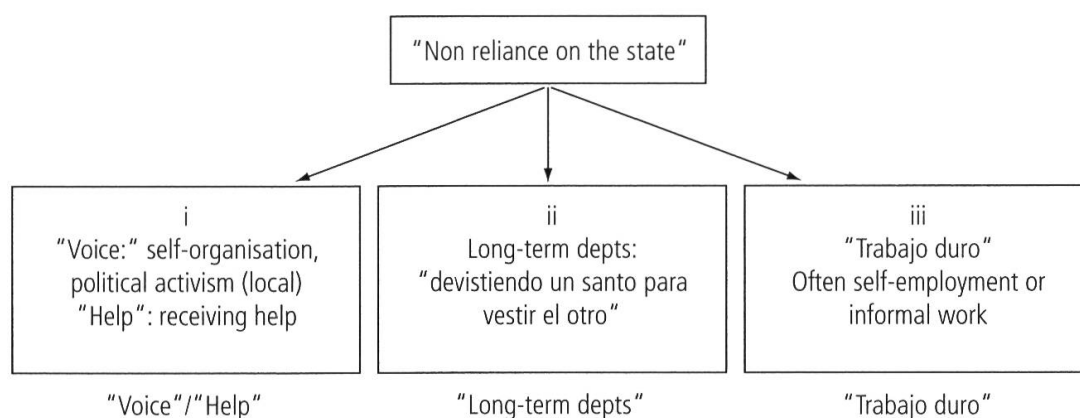
In reality, I find that the very poor have been given more possibilities to acquire things by means of projects that the municipality carries out (...) and it's hard for us, too, to think of (...) well kind of, we also don't have enough resources to develop ourselves or improve our situation. (CL08)

Household strategies within the frame “non-reliance on the state” focus on areas such as the markets, communities and families. Figure 4 shows the three patterns of household strategies we identified: (i) “voice” or “help”: strategies relying on community and organisation; (ii) “desvestiendo un santo para vestir el otro” (undressing one Saint to dress another): strategies based on long-term debts; and (iii) “trabajo duro” (hard work): strategies based on the idea “to work as hard and as much as possible”.

- i “Voice” and “help”: *“We were without gas last month and the church animator helped me out to buy it, saying: don't worry Maria, when you have it, you will give it back to me.” (CL18)*

We distinguish between “voice” and “help” that both refer to community strategies. “Voice” refers to self-organization and the aim to get heard and get something changed. “Help” refers to support received. “Voice”, for example, takes place in neighbourhood associations that are politically required to improve housing, establish a community centre, install a day care or a community health centre, pave roads, etc. These associations work out a specific project for their neighbourhood and compete for financial support to solve the problem. “Voice” also refers to participation in organisations pursuing consumer or political purposes. “Help” refers to support received from neighbours, neighbourhood organizations or from the local church

Figure 4 Patterns of household strategies according to the “non-reliance on the state”-frame in Chile



Source: own illustration; 24 qualitative interviews in Chile in 2008.

provided by individuals or by the community to an individual (or household) in need. The respondents are generally satisfied with the support they have received from the community.

We had an ill neighbour across the street and she also had a tumour and didn't have the economic means to get the operation done, so she too asked the community church and they organized a donation by means of a house-by-house collection to be able to help her with the medicine she required that were so expensive. (CL18)

I participate in a women's group of the neighbourhood; we get together to do gymnastics, to help the community, and to help each other. (CL14)

Yes, one time I thought of organizing with others who are in a similar situation, with the aim at improving our quality of life or our living conditions [for example through neighbourhood associations]. We did, in fact we are in a project to improve housing. (CL03)

The support of the neighbourhood association has been good; they have been able to move and change so many things; they are always aware of what is going on, whatever a neighbour lacks, they are there to help. (CL03)

The strikes, if they are reasonable and justified, then I participate and support them; well, I'm not participating "politically" nor "socially" (...) or "just doing something to spend time;" I fight when I believe it is justified. (CL19)

In addition, the sense of social belonging at a local level in Chile is strong, and not only due to the "active" external help. In Chile neighbourhoods are rather segregated, rendering the attribution of specific characteristics (identity) to neighbourhoods rather easy, e. g. attributions of social status or "being well-off". Households thus obtain a certain "belonging" regardless of whether they want to or not, simply by living in a specific neighbourhood.

The analysis suggests that "voice" is a response to unmet expectations and that "help" through community support functions as a state-equivalent in case of distress or an emergency in Chile. These strategies fill obvious gaps of the state's welfare provision, even in cases where a respondent lacks health insurance; they also suggest, that people organize and voice their concerns regarding injustice or to improve their situation.

- ii Long-term debts: *“desvistiendo un santo para vestir el otro” (undressing one Saint to dress another).* (CH10)

This pattern of household strategies consists in resorting to different types of long-term debt to make ends meet in the short term. The first type is debt on a private or local level: it refers to borrowing money from relatives, the community (church) or juggling borrowed money between different creditors. The second type refers to households systematically paying everything with credit cards, because they do not have cash any longer. The third type is mortgage as security for a loan.

In the Chilean sample, some households suffer from debts to the point where they see no way out and cannot pay anything with cash anymore; others make debts temporarily.

My system is to go the store where it is easiest to do so [make debts]; I pay everything leaving the food last, then, if I cannot pay I go to the store, I show my face and say that I will not pay at right now, but at a future date; then I start to invent about my friends, my manual capacities, transcriptions on the computer, and so on. (CL19)

The debt load is heavy; because we cannot pay in cash, we have had to try with credit cards. I can't leave the credit cards, because I [wouldn't manage otherwise]; having so many debts is very complicated, and because I don't know where else to find help, I just have to accept the possibilities these credit cards offer, (...) so the vicious circle of debts continues. (CL18)

Well, for example, I could not pay the monthly rates for my daughters' school anymore, so I didn't pay anymore and had two to three months delay. As I couldn't pay at the end of the year and to get the children registered for the next year, I had to raise a loan. (CL04)

This pattern of strategies rather clearly depicts that the households do not rely on the state when in need. In case of mortgage, the only way out is to sell the house. However, this solution does not really appear to be an option, as home ownership provides an important feeling of security and belonging.

- iii Trabajo duro (working hard): *“Yes, we are losing money because well, there is nothing to do, there is just no gain anymore.”* (CL18)

This pattern of strategies appears to be common. In its extreme form, it is paradoxical: work is important, even if you derive no income from it; work is perceived as some kind of security, upholding some kind of a social identity and social standing. Having no employment or work means “to be poor”. Consequently, as long as

you work, you cannot be poor. These strategies are characterized by a kind of “self over-exploitation” hoping work will be a way out of financial problems; it is common in informal work and in self-employment. Formal contracts are rare and often coupled with a performance bonus. Work has a value in itself, even if it lacks; it is mentioned as the solution to unemployment, financial problems or another crisis.

No, we never thought of contracting insurance; when he [my husband] doesn't have work, he seeks, seeks, seeks and seeks until he finds some; he doesn't wait till someone calls him to work and he will do any type of work. (CL11)

We conclude that this pattern of strategies of “working hard” reflects one way (or attempt) to uphold the actual income and social position. The living standard is still perceived to be above what the respondents consider “poor;” also these households do not consider themselves as qualifying for support from the state.

5 Conclusion

Given a similar debate in Latin America and Europe on insecurity, we selected two countries that differ with regard to welfare regime and regions in order to investigate how households in comparable relative socio-economic positions adjacent or slightly above the relative poverty threshold deal with precariousness. The typology of welfare regimes provides a general orientation for opportunity structures relevant for household strategies. Switzerland's conservative welfare regime offers a large range of opportunities to deal with precariousness, whereas Chile's liberal-informal welfare regime rather builds on opportunities provided by markets, communities/NGOs, and families/households. We combined a quantitative and a qualitative approach to see whether and to what extent household strategies are related to the way opportunity structures are framed. We aimed at answering the following question: Do configurations of attitudes towards the state's provision of welfare of people in Chile and Switzerland reflect in the everyday household strategies to deal with precariousness? Theoretically, we relate the (macro) country context by means of the concept “frame” (as represented by the configurations of population attitudes towards and about the state in each country) to the qualitative results of patterns of household strategies on micro-level.

We elaborate expectations towards the state on the basis of the welfare typology: we expect state opportunity structures in Chile to be rather irrelevant for household strategies; in Switzerland we at least expect these to be at the back of people's mind when in need.

By means of a quantitative analysis with ISSP-data, we empirically test whether the theoretically deduced expectations are found in the configurations of attitudes. The country-specific configurations of attitudes towards the state confirm the above-mentioned expectations in a similar way for all income groups. In Chile, we found high expectations towards the state coupled with a low assessment of the Chilean state's success in welfare provision. In Switzerland, the expectations towards the state are low when compared with Chile, and its success is assessed as high. Although in Switzerland the state is not considered the first address when in need of support – corresponding to the “subsidiarity principle” (anchored in the Swiss Constitution) – households may keep state opportunities in mind, despite possibly experiencing tensions between the political understanding of the state as “lender of last resort” when recurring to the state welfare institutions. In Chile, households may not expect the state to be of great support and thus resort to markets, households and families or communities (liberal-informal).

Our inductively elaborated results based on around 20 information-rich qualitative interviews from Switzerland and Chile each suggest that micro-level household strategies indeed reflect the macro-level country frames regarding the state's welfare provision opportunities: the household strategies in Switzerland fit the general perception of the state as a “lender of last resort”; in Chile the state is not considered a serious option and all strategies are targeted towards “non reliance on the state”. The qualitative findings further suggest that there is room for manoeuvre for household strategies within the country-specific frames. We distinguished three patterns of household strategies in each country: “no help”, “mixed help”, or “functional help” in Switzerland, and the “voice” and “help”, “long-term debts”, or “trabajo duro” (hard work) patterns in Chile. All three patterns in Chile, in particular the “voice” and “help” option, point towards strategies regarding unmet expectations towards the state and its lack of success. By contrast, strategies in Switzerland depart from experiences regarding the state as a viable option of support when in need. We conclude that the welfare regimes structure the opportunities to deal with precariousness. Nonetheless, within the country-specific opportunity structures the subjectively perceived scope for agency reveals heterogeneous household strategies and diverse patterns to deal with – and sometimes overcome – precariousness.

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