

REGAL: researching Work-Life-Balance for vulnerable groups



Belgian analytical paper: suggestions for a more social work-life balance



This project is co-funded by the Rights, Equality and Citizenship Programme of the European Union



1.	Introduction	3
2.	Women in Flanders	4
2.1.	The socio-economic position of women in Flanders	4
2.2.	First conclusion	8
2.3.	Women and WLB measures	9
3.	What women say	15
3.1.	The Capability Approach as a guideline	15
3.2.	The indicators of the REGAL project	16
3.3.	What women say	17
3.4.	Their training	17
3.5.	Why the cleaning or care sector?	18
3.6.	Their working career	19
3.7.	How do you like their job?	20
3.8.	How do they survive the end of the month?	21
3.9.	Caring for children	22
3.10.	Caring for others	24
3.11.	Taking care of oneself	25
3.12.	Expetations	27
4.	Work life balance at the expense of?	29

This report constitutes as deliverable for Work Package 3 of the REGAL project.

December 2020

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p.a. REGAL

Illustration by whaledust.com, originally published in *TEN: Territory, Encounter & Negotiation*

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This publication is part of the REGAL project, this project has received funding from the European Union's REC-RGEN-WWLB-AG-2018 program under Grant Agreement No 831596.

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1. Introduction

The REGAL project explores the possibilities of achieving a better work-life balance for vulnerable groups. Work-Life-Balance (WLB) measures aim to achieve a high level of employability among both women and men through a good balance between the needs of the family and the demands of work. WLB focuses on the time constraints that families (and more specifically women) experience in order to reconcile work and life. Existing measures to achieve a better balance, however, start from a 'normal' life situation: families not in a precarious situation and with regular jobs.

The REGAL project focuses on a specific target group presented under the current WLB measures, in particular vulnerable women who are in a precarious situation. The vulnerable situation is an additional threshold to find suitable work, to carry it out and to achieve a balanced Work-Life-Balance. A precarious situation is determined, among other things, by less good working conditions (irregular work, little or no flexibility), by little career advancement opportunities, by a poor housing situation, by a poor financial situation. All these elements can be an obstacle in finding a good WLB.

REGAL is investigating how measures can be taken within the WLB to guarantee a better balance for these vulnerable families and to give them an incentive to (continue to) work.

In Flanders, we take the undervalued group of maintenance personnel as a target group demonstrating different precarious risks. The vulnerability in this group is mainly caused by their short schooling and, as a result, few opportunities on the labour market. Short-skill can also be caused by the non-recognition of diplomas acquired abroad. Language requirements also result in a very high threshold, which in turn limits opportunities on the labour market. As a result, their vulnerability is particularly high, their chances on the labour market low. Low opportunities translate into precarious working conditions, which makes the WLB particularly difficult for these individuals.



<https://www.regalproject.eu/>
Co-funded by the Rights, Equality and Citizenship Programme of the European Union (2014-2020)

2. Women in Flanders

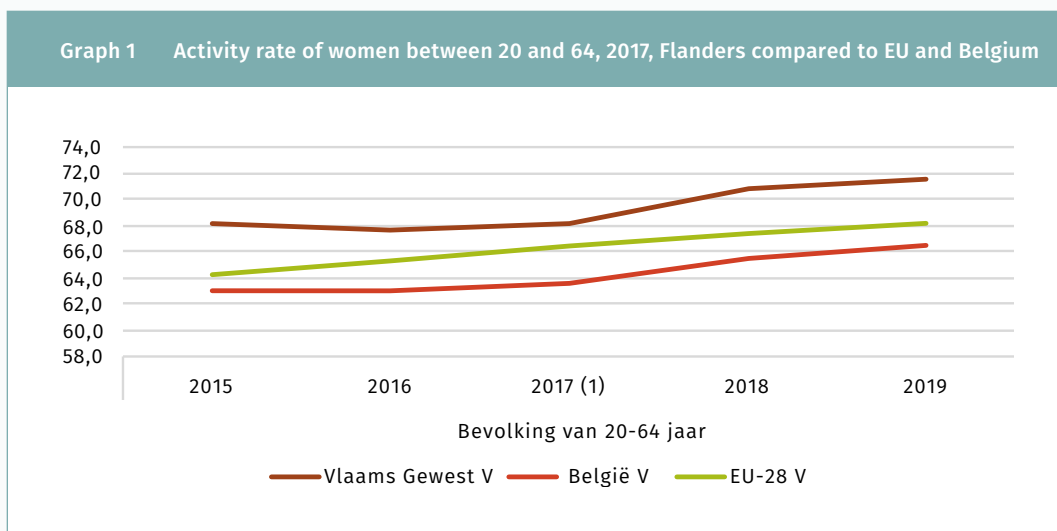
2.1. The socio-economic position of women in Flanders

The Belgian project investigates the WLB of cleaning or maintenance women. They are all low-skilled women or women who, due to migration, are unable to make use of their education.

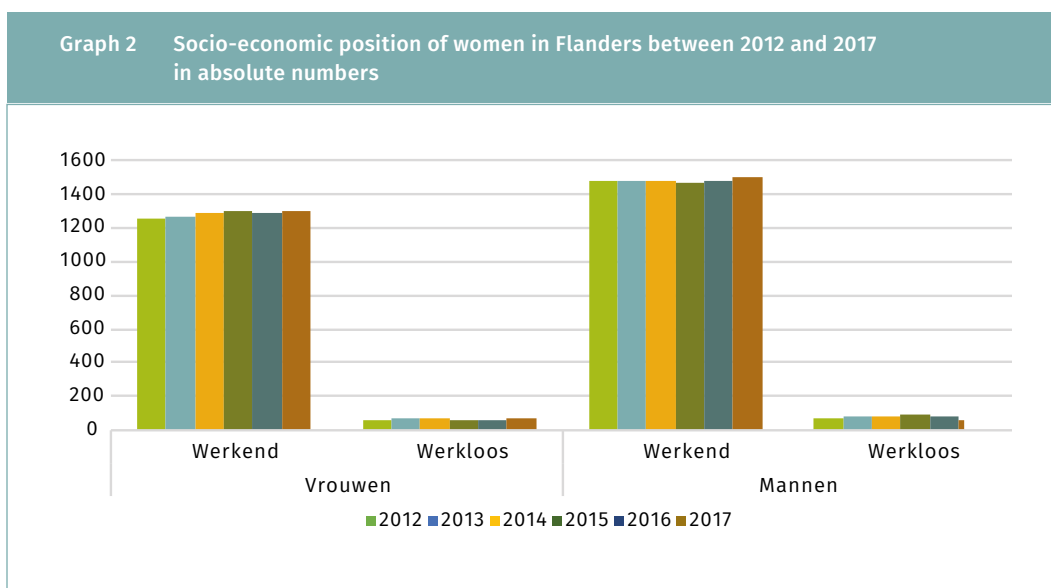
In a brief description of the socio-economic position of women in Flanders and Belgium, we accentuate the position and situation of this subtarget group.

The activity rate of Flemish women between 20 and 64 years old approaches the European average of 71.9%, yet this rate is much lower than for men, about 10%-point. The graph 1 below shows the activity rate of women in Flanders compared to the EU and Belgium.

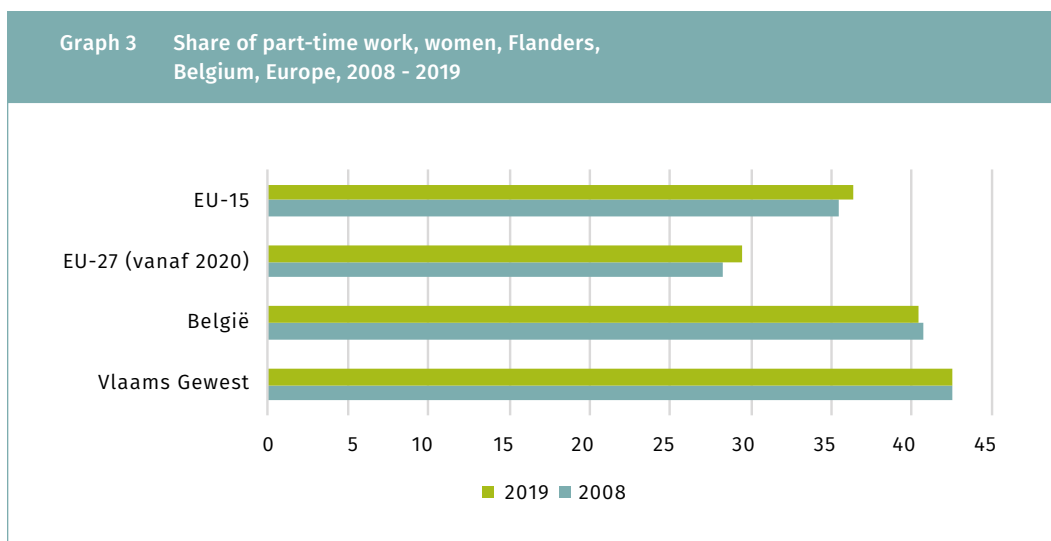
Although the activity rate of women is just below the European average (0.5%-point), there is still a long way to go. Sweden, for example, has a female activity rate of more than 85%.



The number of women working is significantly lower than that of men. In the second graph we look at the socio-economic position of women. Approximately 1.3 million women are in work (“werkend”), while 63 000 are unemployed (“werkloos”) and 540 000 are inactive (niet-beroepsactief”). The number of unemployed women has remained almost stable over the last 5 years. The number of working women has been rising slowly by 46,000 since 2012. The number of women not professionally active remains almost stable since 2014.



The following graph 3 looks more closely at the types of flexible work. We take into account forms of part-time work, shift work, night work, Saturday and Sunday work. Some forms of flexible work are more performed by women than by men and vice versa.

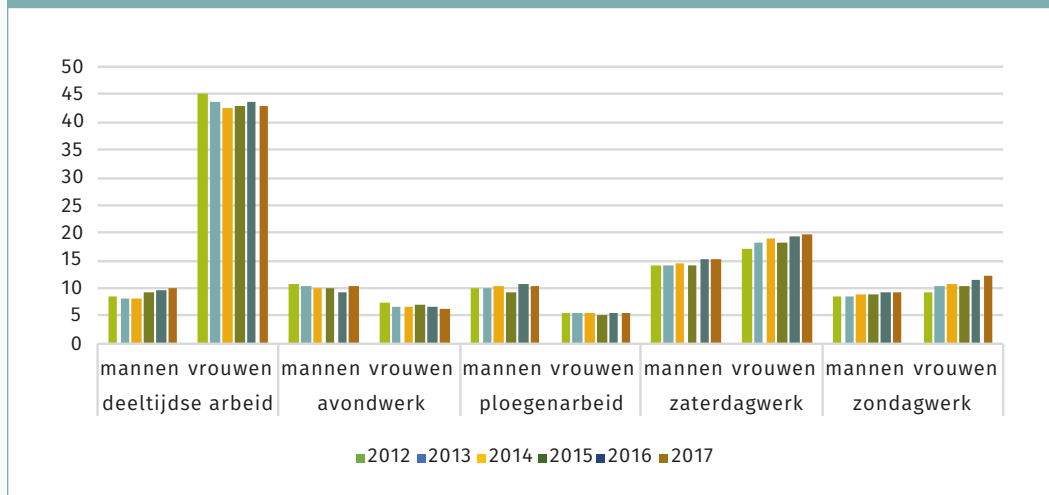


About 43% of women (20-64 years) work part-time. Since 2008, the number of women working part-time has remained the same. From a European point of view, we are at the top of the league: only in Germany, Austria and the Netherlands there are more women working part time.

This graph looks at 2012 to 2017 and looks at the working population aged 15 and over.

Men barely work part-time: 2 out of 5 women in Flanders work part-time, compared to 1 out of 10 men. The comparison between the types of non-standard work is interesting. The number of women working on Saturdays and Sundays is steadily increasing: almost 20% of women work on Saturdays and 12% on Sundays.

Graph 4 Flexible labour in Flanders, comparison use by men and women, 15-64 years, evolution between 2012 and 2017



These graphs give a general picture. They don't indicate what type of work women have.

About 43% of women (20-64 years) work part-time. Since 2008, the number of women working part-time has remained the same. From a European point of view, we are at the top of the league: only in Germany, Austria and the Netherlands are there more women working part time. The following graph 4 looks in more detail at the types of flexible employment. We look at forms of part-time work, shift work, night work, Saturday and Sunday work. Some forms of flexible work are done more by women than men and vice versa.

This graph looks at 2012 to 2017 and looks at the working population aged 15 and over. Men barely work part-time: 2 out of 5 women in Flanders work part-time, compared to 1 out of 10 men. The comparison between the types of non-standard work is interesting.

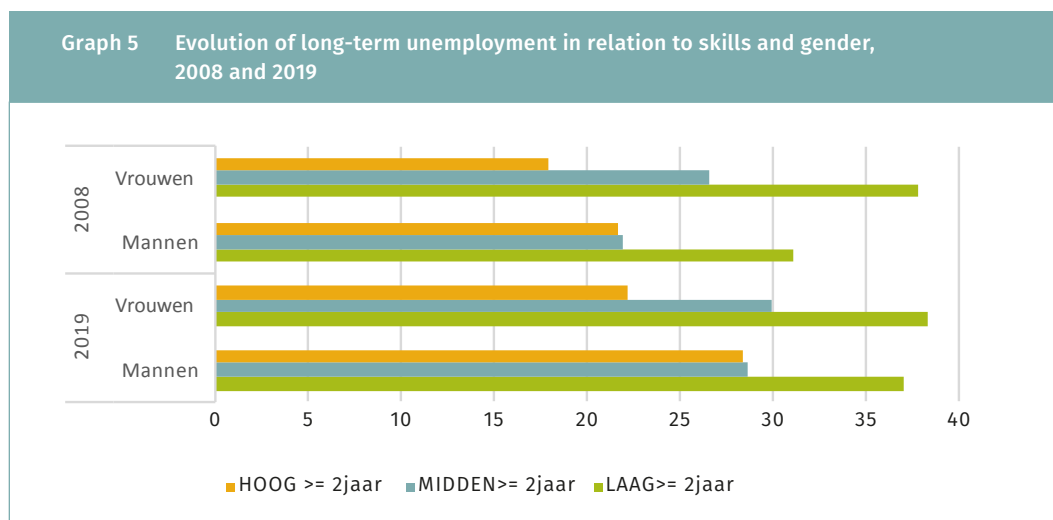
The number of women working on Saturdays and Sundays is steadily increasing: almost 20% of women work on Saturdays and 12% on Sundays.

Shift work and night work are done by a limited number of women (6.4% or 5.6%). This number remains stable or decreases slightly. It is mainly men who do evening or shift work. Women work more part-time than men and also work more than men at times that may be important for the family (Saturday or Sunday work). Within the group of part-time work, we cannot zoom in any further. Early or late work (from 6 a.m. or 6 p.m. onwards) is not further investigated.

The WLB of families is determined, among other things, by the working time regulations: the number of working hours, the quantity and quality of part-time work, the autonomy of choice with regard to working time regulations. The number of part-time working women in Belgium/Flanders is high and has remained stable in recent years. The culturally determined pattern that the man is the breadwinner and the woman takes care of the family lingers in Flanders. We do see that more and more women are working on Saturdays or Sundays. These are usually arrangements that can cause difficulties for a good WLB.

The level of education determines the opportunities on the labour market. The following graph looks at the level of education of long-term unemployed women and men at two points in time, 2008 just before the economic crisis and 2019, at the end of the economic crisis.

Between 2008 and 2019, long-term unemployment among low-skilled women hasn't decreased. The economic crisis of 2009 has had a serious negative effect on all groups: even highly and medium-skilled people will be more long-term unemployed in 2019 than in 2008.

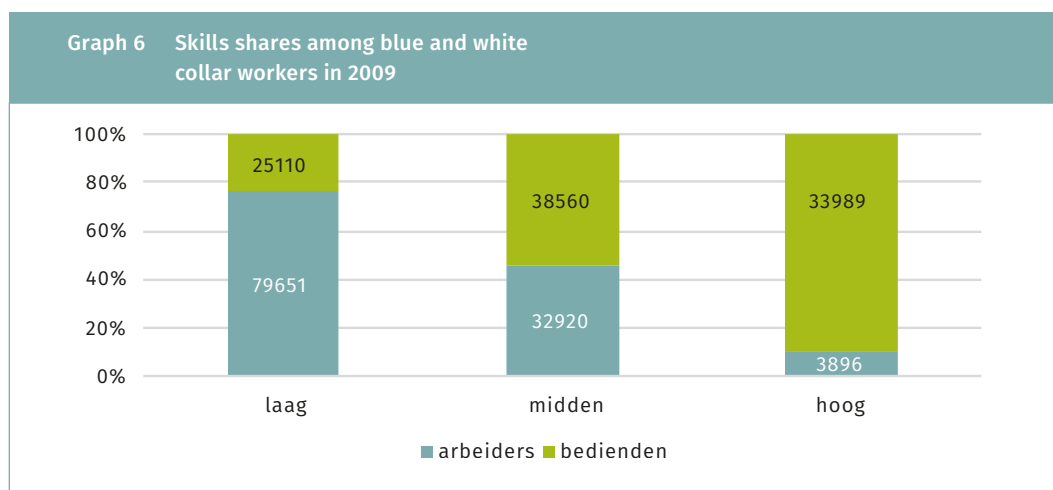


A similar phenomenon can be seen among men. Here, all three categories evolve negatively.

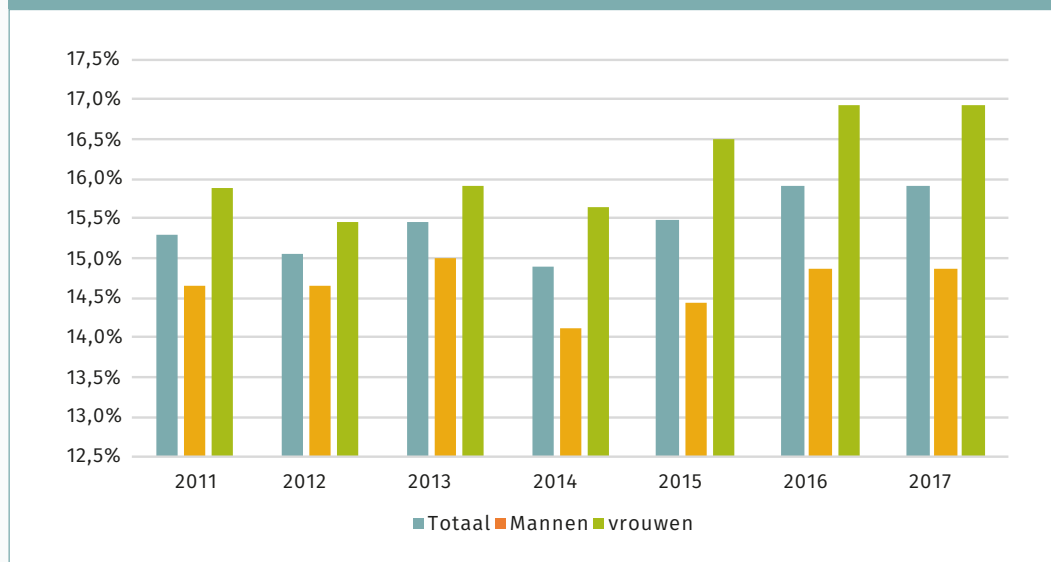
The number of low-skilled women was apparently at a peak at the end of 2008. More than 1 in 3 low-educated women are long-term unemployed. The economic crisis of 2009 and subsequent years has made their position even more difficult: more women and men from all levels of education are long-term unemployed and drumming into the labour market.

A different view makes it clear that low-skilled people are mainly to be found among blue-collar workers. Among the subgroups of workers we mainly find low-skilled workers, about 76% of the workers are low-skilled. The higher the level of education, the more highly educated people are employed among the white-collar workers.

Shortly-skilled people mainly find work as blue-collar workers. They have a limited number of opportunities to ascend. Their choices are also limited: "in various professions, they often experience very little competition, even though the nature of the job sometimes limits the



Graph 7 Poverty risk in Belgium for women and men



number of candidates (physically heavy or dirty work, unfavourable working hours, temporary nature, ...). However, “by acquiring or upgrading their skills (e.g. through targeted vocational training) and work experience (e.g. through individual vocational training or temporary work), even in more complex and demanding jobs, short-skilled workers can significantly increase their chances”.

The poor working conditions, the low level of education, the high number of part-time jobs have an impact on women’s income position. (Graph 7) Women have a much higher risk of poverty than men. This risk also rises more sharply than for men. In 2017, almost 17% women were at risk of poverty in Belgium compared to only 14.5% men. Compared to 2011, the poverty risk for men rose by 0.5 percentage point and for women by almost 1 percentage point.

2.2. First conclusion

2 out of 5 women work part-time. Part-time work is slowly changing: Saturday and Sunday work are on the rise: 1 in 5 women work on Saturdays, 1 in 7 on Sundays. Part-time work can be an answer to the demand for a good WLB within a family. For families, however, weekend work can be a hindrance to a good WLB.

From the interviews we had with 12 women (see second part) it was clear that weekend work was not desirable. Most of those interviewed worked part-time at 80%, some hoped for more hours. The early hours gave for 10 out of 12 women the opportunity to take care of the children and the family in the afternoon. But this was at the expense of taking care of the family and children in the evening and in the morning. The early hours are also at the expense of their own well-being.

Short-skilled women are more likely to get into unemployment. Although there are also jobs for the short-skilled, these are tough or unattractive jobs or jobs that require little knowledge. Cleaning is such a job: anyone can clean without training. The working hours are to blame for this: early or late hours, for example, are the rule.

Such jobs are also low-paid jobs. The higher poverty rates among women are linked to higher unemployment rates on the one hand and these low-paid jobs on the other.

The current situation can be summarised as follows: reconciling work and family life often involves either adapting the professional role to the situation in the family or adapting the family role to the requirements of the profession. The more financial opportunities women have, e.g. by being highly educated, the easier it is for them to adapt their professional role. Short-skilled women have far fewer opportunities to do so.

2.3. Women and WLB measures

Flanders and Belgium have installed many measures to help families with a good WLB. In this way, Flanders and Belgium are complying with the European directive on a better “work-life balance”.

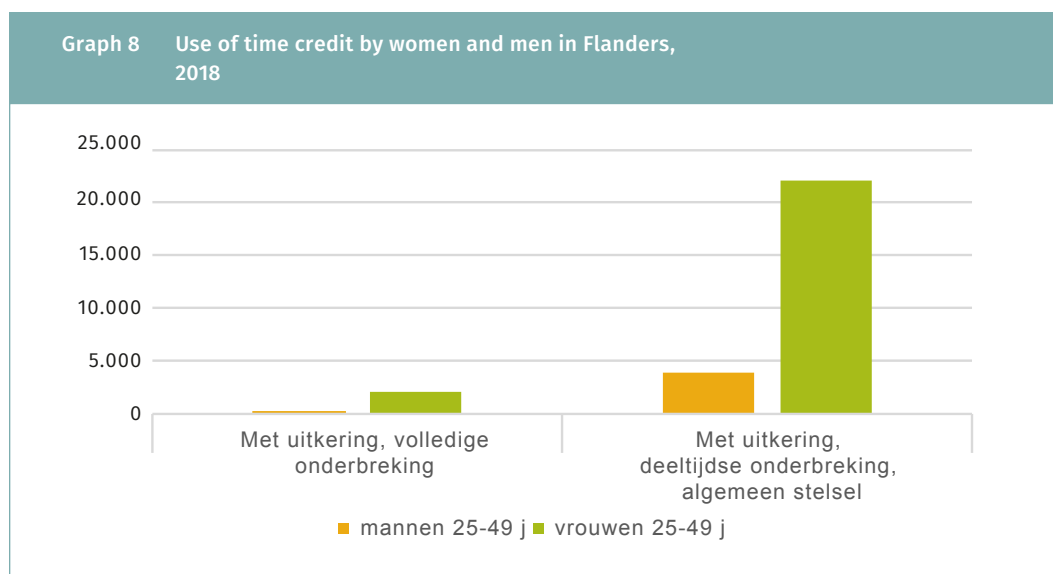
In the first part we look at the possibilities for providing care, in the second part we look at the measures for the care of children and young people.

This chapter provides the context in which vulnerable women can carry out a WLB. In the next part, the interviews, we examine, among other things, whether the women interviewed have made use of one of the listed measures. We’ve also questioned why they may not have used this measure.

1. Possibilities to reduce the number of working hours for reasons of care

Parents can count on a number of measures taken by the government to facilitate the reconciliation of work and family life.

Public and private sector workers have the possibility to temporarily interrupt their careers or reduce their working hours. In the case of civil servants, we are talking about career interruption. In the private sector, we are talking about time credit. The modalities of both leave systems differ. Time credit is mainly taken up by women. In 2018 3,880 men and 22,138 women

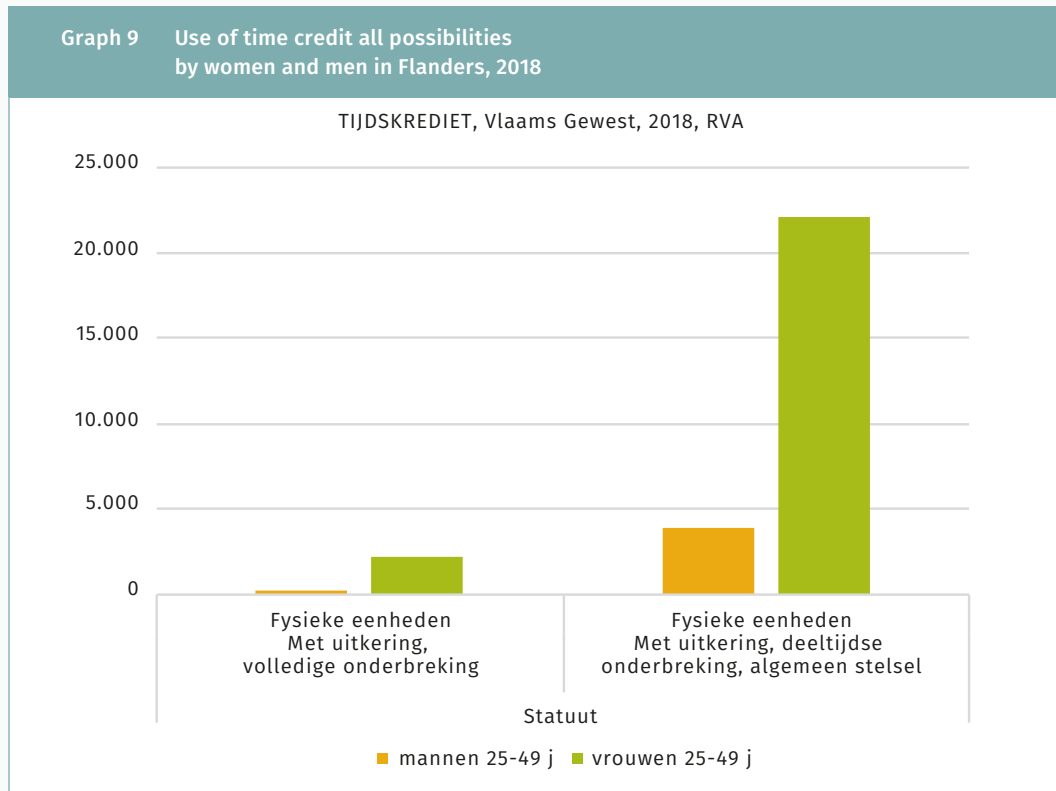


used time credit with part-time interruption. Very few women and hardly any men use the time credit with a full break.

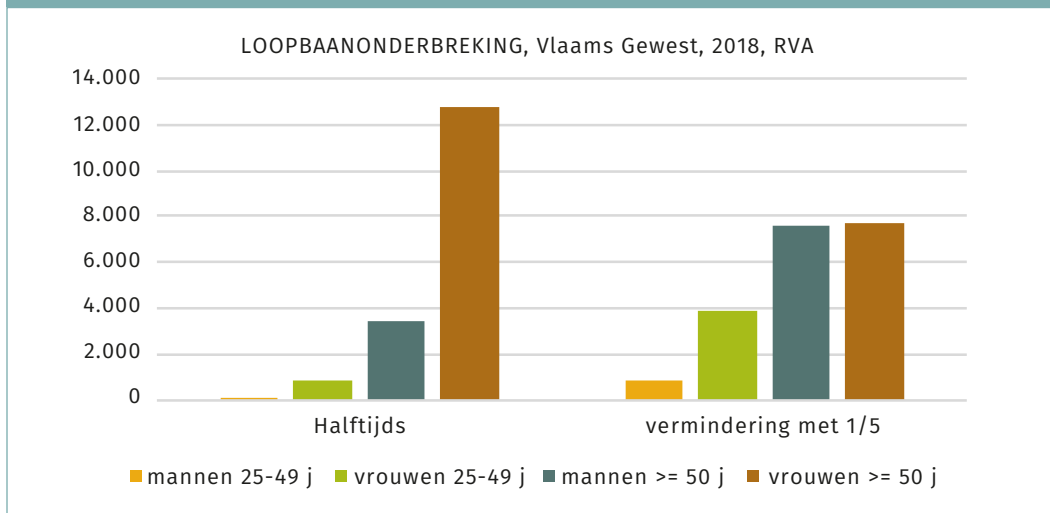
In graph 8 we look at the take-up of time credit in function of age. All forms of time credit (part-time, with and without allowance, with and without motive) are included here. Then the picture of time credit is different: men and women over 50 take up time credit, men slightly more. Under the age of 50, especially women take up time credit.

We see a somewhat different picture among civil servants (graph 9). Here the career interruption is mainly used by people over 50. Half-time work is mainly chosen by women, when taking into account a reduction of 1/5, the balance between men and women is roughly balanced. A difference can be noticed in the younger groups. Although the numbers are smaller, it is mainly women who choose to work part-time: barely 100 men who interrupt their careers on a half-time basis compared to almost 900 women; almost 4000 women taking a career break of 1/5 compared to 900 men.

Maternity leave for employees and permanent officials amounts to fifteen weeks, which are theoretically divided into six weeks of prenatal rest and nine weeks of post-natal rest. In addition, depending on your personal situation, you can be eligible for some special leave arrangements. (Graph 10) Employees can use parental leave to temporarily interrupt their careers or reduce their working hours. This is possible for every child until it reaches the age of 12.



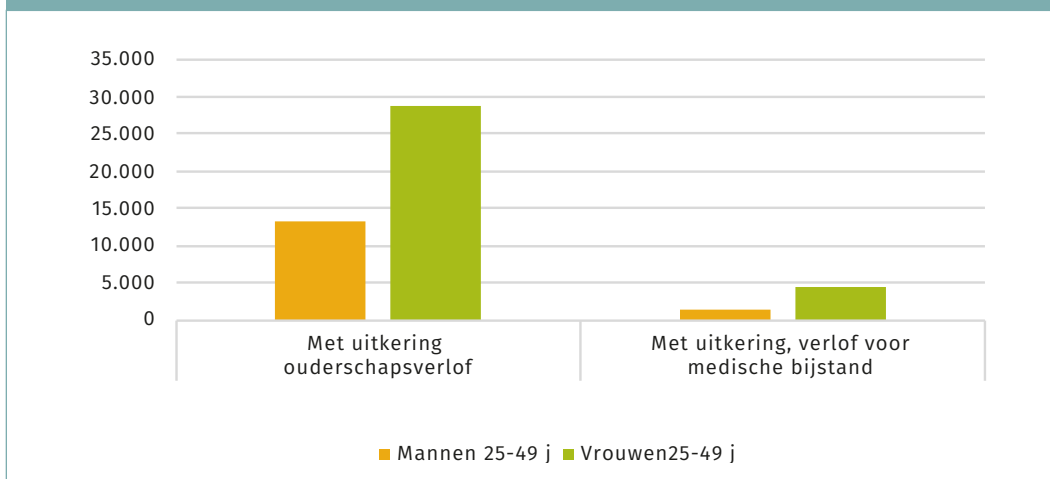
Graph 10 Career interruption by men and women in Flanders, 2018



Employees with a care responsibility for a seriously ill family member up to the 2nd degree are entitled to leave for medical assistance. If your family member turns out to be incurably ill and is in a terminal phase, you are eligible for palliative leave.

These thematic leave entitlements are shown in graph 11. A similar picture: almost 29,000 women took parental leave compared to 13,500 men. Leave for medical assistance is much less taken up. And the take-up is mainly by women: about 4,500 women as opposed to almost 1,500 men.

Graph 11 Thematic engagements used by women and men in Flanders, 2018



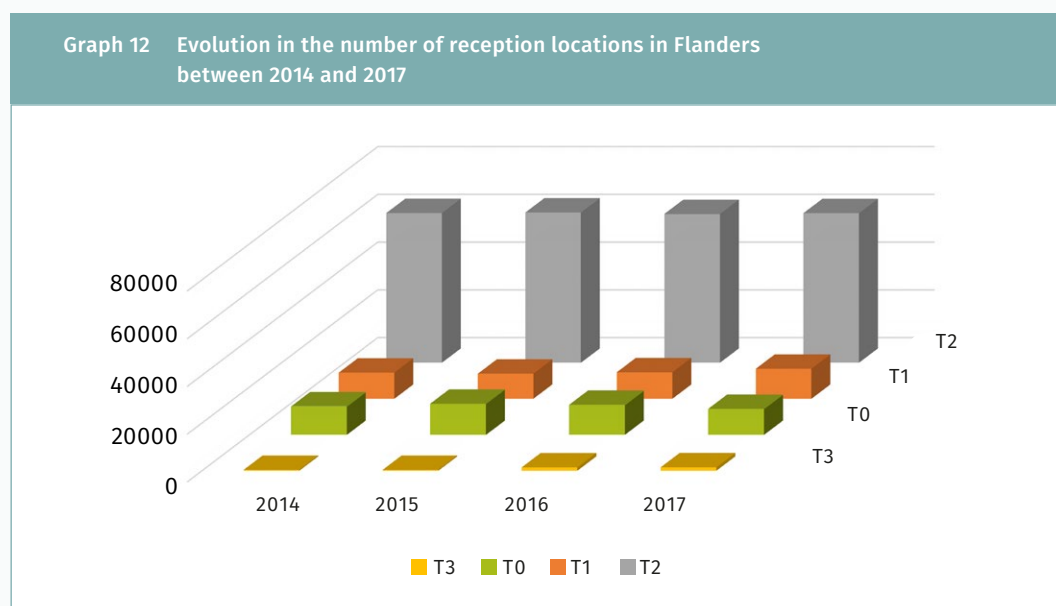
2. Care for young children to make WLB possible

Flanders has invested heavily in the care of babies and toddlers, including after-school care. In addition to time credit, this type of care offers the possibility of having a good WLB.

It is important that the child care is also open to weaker groups. Initially, this care goes to children of working parents, but families with a very low income who are unemployed can also make use of this care to find work.

There are also forms of inclusive care for children with disabilities. These facilities are just area-covering.

The shelter for babies and toddlers is strictly supervised. There are three forms of care, ranging from non-subsidized to subsidized places. A total of approximately 89,500 places are available in Flanders. Compared to 2014, this is an increase of 1,500 places. This growth is not the same in every form of daycare.



All daycare initiatives must have a permit. These are minimum conditions to be able to accommodate children. These forms are not subsidised.

In graph 12 we show the grow of all kinds of daycare.

Here we see a decrease of about 1,000 of the licensed, non-subsidised places (T0 in graph) to 10,800. The number of subsidised places, on the other hand, is increasing.

The basic subsidy is the subsidy for childcare with a minimum of 220 opening days. This subsidy is there to ensure that there is sufficient supply. The basic subsidy is a flat-rate contribution to these costs. T1 in the graph: the number of places increases by approximately 1,500 to 12,600.

The next step is the shelter where there is an income subsidy. This is a subsidy for childcare where:

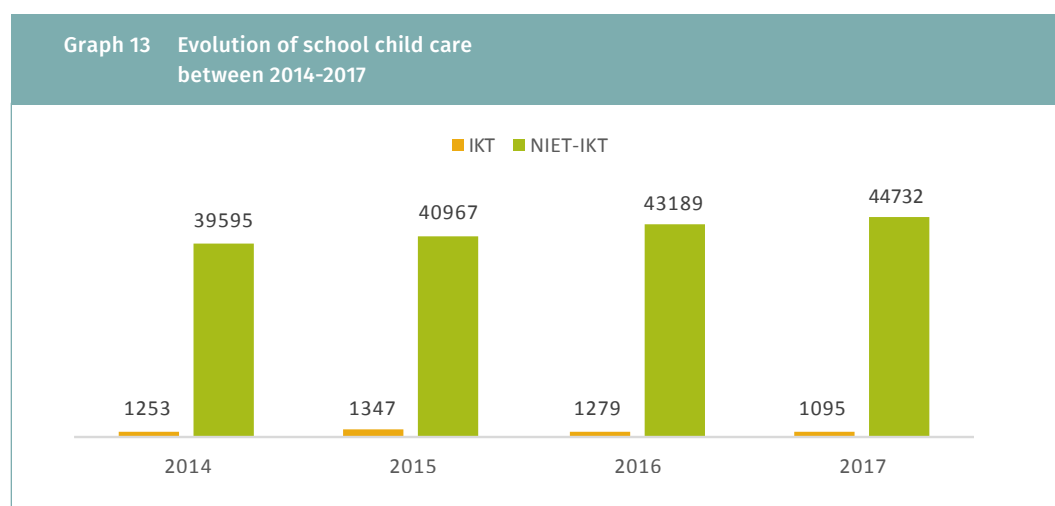
- families pay a price based on income
- children of certain families are given priority and, together with vulnerable families, count for at least 20% of the children cared for. Because childcare is good for both children and parents, it must be accessible for all parents. Parents who earn less should be able to pay for childcare. Currently, the most parents pay an income rate (price based on income). T2 therefore contains the places according to the income rate: 70% of the reception places work according to the income rate. Approximately 62,500 places, or a stabilisation since 2014.

The last stage is the plus subsidy. This is the subsidy:

- for childcare that supports vulnerable families,
- where children from these families are given priority and count for at least 30% of the total children in childcare.

This shelter takes extra account of vulnerable families. For them, an adapted functioning is necessary, which actively leads them to the shelter. Expertise and networking are crucial to achieve this. To this end, the care institutions receive extra resources on top of the subsidy for stage 2. T3 in graph 12 shows the evolution: from 450 places in 2014 to almost 1,500 places in 2017. The rate for vulnerable families is also lower than for ordinary families. However, the rate has been adjusted from 1.56 euros to 5 euros in 2015. But the rate has not been adjusted for higher incomes. Moreover, vulnerable families have to go to the OCMW to receive the old, low rate. The aim was to be able to support families better, the question is whether families really want to go to the OCMW.

In addition to young children’s care, there is also after-school care up to the age of 12. Graph 13 shows the reception possibilities. There is a non income-related childcare next to a limited number of places that are income-related.



The number of non-income related places will increase from 40,000 in 2014 to more than 44,500 in 2017. On the other hand, the number of income-related places is dropping from almost 150 to 1,100.

After-school care is very important for working families. This offers them the opportunity to take on a full-fledged job.

3. Conclusion

In Flanders and Belgium, there is a long series of measures to ensure that families can realise their WLB. Flanders has invested heavily in the care of children and young people. This enables women (or men) to better combine work and family life. The question is whether these measures answer the questions of the women interviewed in this project.

In addition, there are a lot of possibilities to temporarily work less because of care, training, ...

We see that it are mainly women using these opportunities. Care for the family and especially care for the children becomes possible with these measures. Here, too, we can ask whether these measures meet the expectations of the women interviewed.

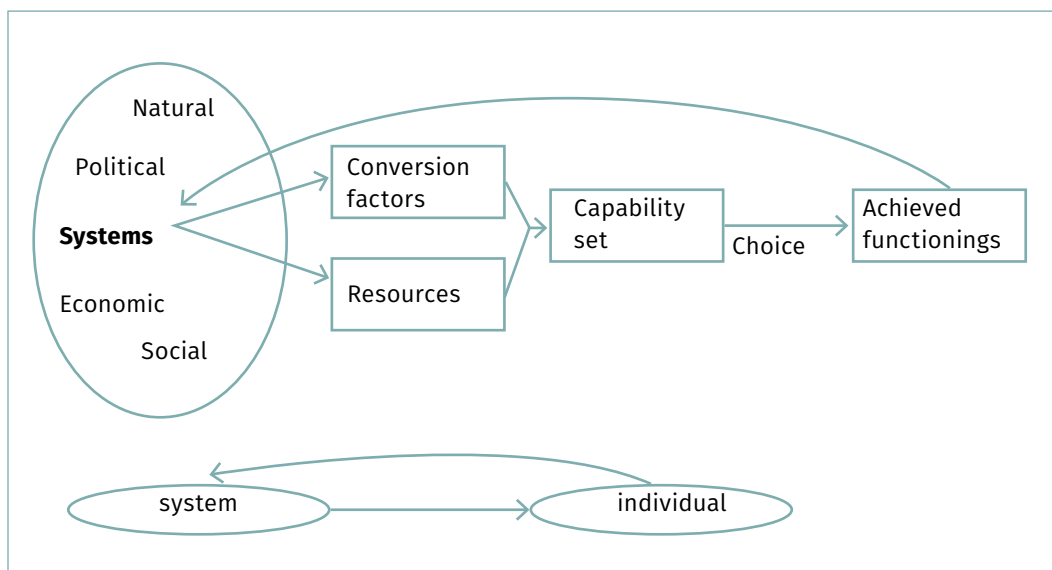
3. What women say

Among other things, REGAL builds on the Capability Approach (CA). The CA gives us a number of tools to understand the situation of (vulnerable) people and to create a discussion ground for social changes.

In a first part, we give an outline of how we understand CA and use it as an analysis tool in this project. In a second part we let the women themselves have their say. With the indicators of the CA we try to interpret their stories.

3.1. The Capability Approach as a guideline

In this first section we give a short introduction to the CA. The CA starts from the question what a person finds valuable in her/his life to achieve? The result of her/his ambition is what the CA calls 'achieved functionings', this translates into the individual goal of 'wellbeing' and 'well-being'. People acquire a degree of well-being. These achievements (achieved functionings) depend on the resources people have, how they can use these resources (conversion factors), and the meaningful reasons people have to choose one or the other ('capability set'). Both conversion factors and resources depend on the place, time, social, economic, political and natural system in which a person lives. In other words, the concrete translation of 'achieved functionings' is contextual and individual.



Resources can be many things: income, access to social services, access to public transport, social protection, (social) housing, ... All 'resources' are strongly system-bound. Conversion factors relate to skills, talents, disabilities, ambitions, the ability to strive, ... The conversion factors include individual characteristics of people: how can people use or transform the available resources to achieve their goal (well-being). Training (as a 'resource') also determines the use of skills, talents, ... After all, training ensures the sharpening and development of these talents.

These individual conversion factors also depend on social conversion factors such as the availability of public transport, educational opportunities, opportunities to retrain, opportunities to outsource care, opportunities to grow up happily, opportunities to develop, ... Without these social conversion factors, people cannot develop their potential.

People's context therefore determines how they can deal with resources, exceed their own possibilities and their own being in order to be able to live the life they find valuable.

The interweaving of resources and conversion factors gives people capability sets. The more resources and above all the more possibilities to enrich one's own capacities, the more 'capability sets' you have: if you develop your talents, you become proficient, you can develop an ambition and also your ability to strive. The fewer resources and the fewer conversion possibilities, the fewer choices you have to develop your life the way you want.

The capability sets are the touchstone of the CA. These sets are context bound and time bound. Your 'capability set' when you are young is different from when you are retired, the same applies when you are born rich or poor. These capability sets determine how you live or how you want to live.

The CA then introduces individual freedom of choice. From these 'capability sets' you make a choice that is valuable to you: the CA is 'the real chance to live a life for which people have a reason to choose'. This is a reasoned choice, you have to enter into a dialogue (with others, with yourself) in order to justify a choice. This requires an exercise in the person's argumentation. Making reasoned choices is also contextual and depends on the conversion factors (the possibility of reasoning, the possibility of dialogue) and therefore on society.

In the moment of choice the 'capacity to aspire' plays a role. Everyone, at whatever moment of their life, has aspirations about what the 'good life' means. The 'good life' is socially determined, the 'good life' depends on how society itself perceives the 'good life'.

3.2. The indicators of the REGAL project

The CA now gives us the necessary framework to analyse women's stories and their aspirations about their work-life balance, their image of the 'good life'.

First of all, REGAL looks at people's resources: their income, household income, cost of living, access to social services, ... These material elements are indicators. The availability and accessibility of social services are an important sub indicator within this material field.

Secondly, REGAL looks at the conversion factors: what individual opportunities do women have, what opportunities did they get in their education, what professional path did they follow, why did they make these choices, what 'system' opportunities did they get, how can they realise their expectations regarding the development of their family, ... Determining the institutional conversion factors is necessary in order to understand the different pathways mentioned above.

Next, REGAL looks at the aspirations, the women's image of the good life. We also look at the capacity sets these women have. The outreach of their capacity sets is also an indicator.

The analyses of the interviews also show their ability to choose. As written above, the ability to choose depends on their resources, their conversion factors and the 'capacity to desire'.

All these indicators together provide a picture of how, here vulnerable women, try to live up to their image of the 'good life'. All these questions lead to a picture of a real worklife balance (WLB) of these women. In what way and with what support can they (and their family) balance their work and their family life? What benefits and costs do they experience from their balancing act?

3.3. *What women say*

The 12 women in the REGAL project work as a cleaning lady or maintenance lady in a large office building, in the kitchen of the company restaurant or as a family carer. 11 women in our focus group work for the same company.

4 of the women interviewed are of foreign origin, 6 are Dutch-speaking, 6 are French-speaking. All the women are married or live together. 3 women have no children. The age category of the interviewed women varied from 21 to 52 years.

The qualitative REGAL research started with 12 individual interviews after an introductory session. The interviews were written out and then again individually presented to each woman and discussed again. These written out interviews serve as a basis for the stories in the continuation of the REGAL project.

The interviews looked at how they organise care for family, relatives, and themselves. During the interviews we used the CA to question their context.

The analysis of their stories is peppered with literal quotes; after all, they are their stories. The first questions gauge the context. Afterwards, we go deeper into the questions of caring for children, others and finally themselves.

3.4. *Their training*

10 of the 12 women interviewed have a primary or secondary school diploma.

Three women from the oldest age subgroup attended school only up to the age of 13. Working in cleaning and domestic care doesn't require any special training.

V. has not been able to study: "looking to my family situation at that time, I have not had the opportunity to do any studies. I started to work very young."

N. also went to school up to the age of 14: "My father was alone with 2 children. I did the housework."

S. studied retail sector and window dressing. But: "I was not allowed to finish my studies from home, from my mother". "I told my children to get a diploma. Whatever they learn, they have to get their diploma. I haven't had the chance."

All the other women have completed their secondary studies.

H. started working at the age of 16, first with an apprenticeship contract in a shop. After her school period, she didn't stay there long, because she didn't like the Saturday work.

M. learned to do desk office work, but she couldn't find work because her French was not good. At her sister's suggestion she started a cleaning job. She has been working here now for 35,5 years.

Four women were born in another country.

P. had the opportunity to continue her studies after secondary school. As a young girl she wanted to become a lawyer. However, she wanted to leave home, start a new life: “I wanted to fly out a bit”. Moreover, there was little future in her country: “there is no or almost no work, wages are far too low and life is very expensive”. She wanted to explore the world and “my aunt lived in Belgium for 20 years. She told me to come over.”

R. also left because of the not very bright prospects in her country. “There was no longer a future, there was a lot of corruption, and the country and town were completely downgraded. That is why we left.” She didn’t see any future for her in her country. Nevertheless, she had a degree in beauty care and experience in a beauty salon. She then came to Belgium together with her husband, her sister and sister-in-law.

Two non-European women from the focus group completed their secondary studies. K. is proud: “Despite the fact that I am in the cleaning sector, I have a degree to be a secretary. I have a ticket to enter university. But they both married a compatriot who lived in Belgium. They ended up here in Belgium where they couldn’t do anything with their diplomas.

Training is a resource within the CA. It is an entry ticket to the labour market. It also includes people’s opportunities, their skills. It is a context that opens up (more) opportunities.

Almost all the women interviewed had few opportunities. Their education did not really open up many opportunities. On top of that, there is a family history that also limited their opportunities.

Eight women did not have the opportunity to choose. The choice was made for them, either they had to stop learning for family reasons and go to work, or there was no other work (see below), or they married a fellow countryman who lived in Belgium and had to move to another country with a different language and culture.

Three women made their own choice. One can always speak of a ‘negative’ choice: two women left their country because they saw no real future for them in their country, the third one choose the family instead of her own (sports) career.

All of them are ‘weak’ on the labour market. Cleaning is sometimes the only option for them.

3.5. Why the cleaning or care sector?

Cleaning does not require much training. For women without a diploma, this is sometimes the only place where they can find work.

S. had to go to work, she was not allowed to finish her studies. After all, they needed her wage at home.

H. married in 1996, was unemployed at the time and the intention was to find work as soon as possible.

R. said that at first she did not want to do this work: “at the beginning, I did not want to do this work. I would like to do ‘my métier’ (beautician). However, I asked myself: “What is a stable life? When you receive a salary each month and you can count on that.”

Z. did not want to stay at home. But because she could neither speak well French nor Dutch, she started cleaning.

F. has been working in the same company since she was 18, for 35 years now: “I started here and I will finish here”. She is not the only one, many have been working in the same company for a long time.

Cleaning offers a way out for those who have no other work perspectives. Their working career is therefore limited.

3.6. *Their working career*

Several women immediately started working for the company. Most of them have a long track record: some have worked in the same company for more than 30 years.

Like M. who came here after secondary school. Her sister had told her that there was a vacancy for cleaning.

S. has also been working here for 32 years. She does the maintenance of offices and toilets. Now (during the interview) she does the cloakroom, retouching and ironing.

K. has been working here for 25 years. Always half-time. She is now interim-chief of the team. She doesn't like the fact that the chief would come back, then she has to clean again.

C. has always worked for a family care company, the first 10 years full time, since she became pregnant 3/5th . The three days are spread over 4 days.

Some women had another job before they came to work in the company.

P. has worked in a clothing store. However, she did not like the weekend work. Moreover, the wages were too low.

V. had a whole working career beforehand: in a beauty salon, in a pharmacy, as a cashier, as a secretary, as a cleaning lady and even as a clerk. She was “still young, a little impulsive as well. I became stable when I entered here”.

H. changed jobs after her apprenticeship, because she didn't like Saturday work. She then went to do assembly work in a biscuit factory. After 4 years the factory got bankrupt. After some time of unemployment, she was encouraged by her aunt who already worked here to come and clean. Since 1996 she has been working here, now in the kitchen.

N. spent three years in a pressing/ironing. She was paid for piece by piece. She could no longer cope with this work for medical reasons. She started to suffocate, “suffocating was on the minute, if you had to go to the toilet, you had to indicate that. I was happy to be out of there.” She much prefers to do maintenance.

B. used to be self-employed, had a shop in general food, fruit and vegetables. She had to quit because of “circumstances”. In order to have an income she started cleaning, first an interim job in people's homes, and then here in this company.

Those with a low diploma have few choices. The work careers of a few women are limited to low wage jobs and jobs with unattractive conditions. Those who were self-employed have had to quit because of ‘circumstances’. Maintenance is therefore a solution for many.

3.7. How do you like their job?

All women start early. Most start around 6:15 am. Depending on whether they work full-time or part-time, they stop at 2:10pm or 12:10pm. They get up around 4.30 a.m. to be on time at work. Most women come home around 2.30pm (half-time) or 4.30pm (full-time).

F. takes the train at 3.25 am, she lives in Wallonia (the train connections are less good there, she says), she comes home at 4.15 pm. Because of her timetable, she just misses her train in Brussels, but she can't leave earlier because "then I lose on my salary".

R. likes to do her job now. She does the "coffee service" and sometimes she has to clean as well. In the coffee service she's in a different position, here she can show her capacities, that she's able to arrange her work herself. She has a different (better) contact with all employees in the company than in the cleaning service.

P. would like to continue working here, now she has a temporary contract. A permanent contract gives her security. The work, the colleagues, ... that is why she likes to stay.

K. also emphasises the importance of good contacts with colleagues and other staff: "I got encouraged of social contact with employees, colleagues, ... it's stimulating. At a time when you're busy cleaning and a person is asking you how you are doing, that is what makes it plausible to continue. This is one of the things that gives me the reason to stay."

F. now does the kitchen, before she used to clean it. The colleagues are "great".

Also H. likes the kitchen because of the colleagues. It is a job with few responsibilities and she doesn't like to command anyone. But "if I could do it again, I would have gone to school up to the age of 18".

V. makes it clear that cleaning is not her dream job: 'at the beginning I was convinced that it will be temporary. But, in the end, that is what it is.

C. is very satisfied with her job in family care. She has regular clients where she does her ironing, shopping, cooking and a bit of cleaning. She starts at 7.45 am, and end at 4.15 pm. It becomes more difficult, and harder to combine with work at home.

C. is afraid of the pressure to do weekend work and flexible hours. Today, this question is not there yet, but the pressure to organise family care during the weekend and in the evening or in the morning is very great. Then she doesn't like the job any more. "I started at XXX because of the nice hours. The care for her son would be jeopardised.

Most women are not looking for another job. Compared to other jobs, they are well paid. Many find the hourly arrangements favourable, especially those who work part-time or live nearby. V. ultimately opted for this type of work: "That gives me the opportunity to be at home the afternoon. You can do a lot of things then. The benefit of this work, are the hours."

Maintenance was not the dream job, but the working conditions and atmosphere at work make it up a lot. They are therefore not really looking for other work. The working conditions allow them to do other things.

Working conditions are a clear 'resource'. Good working conditions, even if it is not a dream job, create a sense of well-being. Their choice for this job is strongly influenced by these circumstances. Ensuring good working conditions is essential. Pay is one of those conditions.

3.8. How do they survive the end of the month?

We also asked about their financial situation. The financial situation is a 'resource' and determines their ability to lead a 'good' life.

All of them mentioned that they are relatively well paid compared to other (cleaning or household care) companies. This is also one of the reasons why they do not (anymore) aspire another job.

V. is honest: 'we are even relatively well paid for a half-time'. S., as a trade union delegate compares their situation to that of other companies "When you hear the delegates of other companies, you think, we are doing well here, what we have here is a luxury."

They are all 'very attentive with their budget'. The interviews show that they all live cautiously. They keep track of the bills, pay the bills first, and then live with what's left. They also live as modestly as possible. Also N. has no real financial problems, "her husband is on a disability insurance, but we are not short of anything".

With their income some of them can't buy their own house, they rent a small flat. But that's how they keep their freedom. R. stresses that 'this also gives us the opportunity to depart'.

Z. has always worked, she also combined two jobs for a long time: cleaning during the day and cleaning for a few hours in the evening. This was necessary in order to be able to live. Z. tells us that she has not been able to go on holiday for several years because they have too high costs (a new oven, a new seat, house repairs: "sometimes we have a little less, we are holding the belt." When the children were small, "we didn't go on holiday, we stayed here, when you work less, you cannot do everything").

K. has always lived frugally. When she bought her house, she did not go on holiday for 8 years. Fortunately, she is able to rent out part of the house so that she always has an income. Her husband is on the mutual health insurance and receives a sickness allowance. They are just coping with their budget.

S. her husband works and so does her eldest son. So they can just make it to the end of the month. The payment of the house and the cars (they live far away from public transport) is heavy. "Another job might be physically better, but financially more difficult."

P. can afford a little more with her and her friend's income than what she would have had in her motherland. By living frugally, she can put something aside for later.

F. started with two half-time jobs: half-time cleaning and half-time caretaker in a social flat. She started cleaning full-time and has been working in the kitchen in 2010. "You earn more in the kitchen." She needs it, because her husband is disabled and "doesn't earn sums of money.

Me, myself, I need more money. When the whole family comes for a visit, you have to feed them. F. used to have no financial problems, she lived with her parents and brother and everything was shared. Now she is on her own financially responsible.

M. has never had any real financial problems. But she realises that for financial reasons she could not take up parental leave, because then she does not know if they would be able to cope financially.

C. does not really have any major financial worries: "it's okay". They receive an increased child allowance, which she needs for childcare. But she needs a lot of resources: nappies, a roll-cart, "You have to be careful, every month." Today, she earns almost as much as she worked full-time at the time.

Everyone says they have to live frugally and modestly. Although the wages are good compared to other companies, as a family they usually have just enough or just a little left to put something aside or do something with the family. Their way of life is adapted to their income: they don't go on holiday for example, they live frugally.

In order to have a better financial situation, a number of women have taken a second job. Those who worked part-time could do so. For some, the current wage is an obstacle to find another job, even if it would be better for their health.

Working conditions are therefore important and offer these women and families the chance to live 'well'. Living 'well' is for them, being able to put something aside at the end of the month. Less good working conditions (lower wages in other sectors or companies) mean that some women are not looking for another job.

In other words, equal and good working conditions are essential to give women (and men) the opportunity to change, to find a job that suits them better.

Almost everyone starts early and ends early in the afternoon. This has consequences for the care they provide.

3.9. *Caring for children*

Four women have no children: the two European women, one woman coming from abroad and one Flemish lady.

P. is still young and for her, starting a family is not an issue at the moment. As long as she is not sure about a permanent contract, she does not want to or cannot start one.

The woman from abroad could not give birth. The other European and Flemish women gave no reason.

All the others have children who today, during the interview, are either still studying or already working.

The women's stories show the difficult search for a good combination of work and family.

Essentially, they sought help from their family network or adapted their working conditions. F. lived with her parents, they took care of her children. She doesn't know how she would have done it without her parents: "If I had been alone, it would have to leave my son alone at the house while working, or I had to stop working- no other choice."

Z. has 3 children. She has always worked. With her first child her mother-in-law was able to help her. Z. had looked for a crèche for her third child, but this was too expensive for her. She made sure she could work at night so she could take care of her children during the day. In the evening her husband took over the care of her children. Once the children could go to school, they were placed in the after-school care. "they didn't like the after-school care, but I explained to them that life is like that.

V. has always worked half-time. Her husband has flexible hours and could take care of the children in the morning, in the afternoon from 2 p.m. she was there for the children: “I was always there for them”.

B. has one daughter. Her daughter was first taken care of by her mother. When she was in the first and second kindergarten class, she took parental leave. When she went to school, her husband took her to the morning care. “I came home at 12:40 and in the afternoon I picked up my daughter.” During holidays, she could go to her mother’s house. “At the age of 12, we sometimes left her home alone. She can take care of herself.”

S. took a career break when her daughter was born, “the crèches open too late”. And her husband went to work later, so that he could bring the children.

M. took maternity leave for her two children. But as soon as she could go back to work, her mother kept the children with her. Her husband is a baker and also has to work very early. The children went to sleep to her mother’s house in the evening. M. waited the next afternoon for her husband at the station at X and together they went to pick up their children.

As soon as they went to school they could call on their neighbour. The children also went to sleep at the neighbour’s house and the neighbour took them to school.

M.’s children sometimes protested, because they saw that other children were brought by their parents. “I said: I pick you up from school every day, than I can help you with homework, many parents can’t do that.”

H. has two children, one of them needs special care. Her mother took care of the first one, her mother-in-law and father-in-law took care of the second who needed more care. “without my mother-in-law it wouldn’t have been easy to take care of her. Not everyone is suitable for such care”.

C. had to wait a long time for a child. After 10 years her son was born. It soon became clear that there were problems. A juggle of doctor’s examinations followed. He has a delayed development, they don’t know why yet. Her son was first in an ordinary nursery, luckily a crèche where the manager also has a child with a disability. Then he ended up in more specialised care. Her mother takes on part of the care. She can’t cope with for more than half a day. Regularly a babysitter comes who really trusts her son. She sometimes babysits the son for a full day.

“My main job, is caring. When he is at home, he needs constant supervision. He wants to go outside all the time, but you can’t always go outside. You’re burned up in the evening.”

Caring for the children is a tangle and a constant search for a suitable way. They all call on mothers, fathers, even neighbours. The family looks for solutions outside the ‘normal’ situations: the man looks for another job, a woman works in the evening, children are left alone at home, ... Those who couldn’t find a solution had to stop working, with all the financial consequences that entails.

If you have a handicapped child, it is twice as hard. This woman works ‘normal’ hours, and can appeal to the various care possibilities. Yet she is ‘burned out’. The care is demanding and not everyone is suitable to care for her son. Another woman could not place her daughter with everyone because of the special care. Adapted care is not always available.

Finding care is something the other women can hardly do. There is simply no shelter available. Some women live in Brussels or Antwerp and have more possibilities there, the other women live more in the semi-rural area and can find less shelter. Night shelters or very early shelters are not available.

Only one woman cited financial reasons. But the stories show that the combination of income and care was or is tricky. Anyone who goes to work at night in order to be able to provide care during the day needs the job.

Caring for children in families who work outside 'normal' hours is therefore "a hell of a job". The timetables determine the possibilities of the woman and the family. In the afternoon, most women were given the space to care for the family and children. For them, this was a positive aspect of the early hours.

The desire to have children returns into a difficult combination of work and family. But all of them need the income. So they have to seek for a combination themselves. They partly resign themselves to this: 'life is like that'.

Care is a 'resource', in addition to income and working conditions. Some women can make use of it, others do not have the possibility, either it is non-existent or it is too expensive. The income also determines whether or not they have recourse to care facilities. After all, all have to work.

Work-life balance for these women also has a different meaning. With a higher income, they might have stayed at home for the children.

3.10. Caring for others

Caring for others is for these women first and foremost caring for the family, caring for their husbands.

Several of the men of the women interviewed are at home.

R.'s husband is 60 years old, she herself is 18 years younger. When they arrived in Belgium, her husband always had to accept heavy physical jobs. Given his age, he can no longer exercise these jobs. Today, he's staying at home.

Z.'s husband is also at home. He has worked in construction for years and has had several fractures. He has severe back problems and is now on sick leave.

F.'s husband had a stroke, he was home alone at the time. "He has been affected a bit. He can still work in the garden, but he has to take medication every day.

K. also has to take care of her husband. He has rheumatism, he has had several accidents which made it impossible for him to work. And then he fell ill. A serious operation has turned out wrong and has destroyed his auditory nerves. He now hears very badly. He can still work in the household: shopping, vacuuming, making a salad. "But he stays a real macho."

N.'s husband also had an accident at work in 2003. His left hemisphere is badly damaged. He now remembers very badly. "He used to cook too, but I don't want him to do that anymore. He forgets that he put something on the fire. He is also illiterate."

Almost all men have, or have had, difficult jobs. Those who still work are working in construction or transport sector or as a baker. Only a few (3) have a clerical job and can shift their hours. The others also have difficult hours. All men do take on some of the household tasks. "As he stays home, it is sometimes my husband preparing food.

Z. also looks after her father-in-law. She cleans his house and does his shopping.

K. takes care of the whole family: the children of her sister and brother, and her father who has Alzheimer. She monitors the children's studies and helps them with their homework. She cooks meals for everyone: "I told myself, the children must have a varied diet, a little more healthy, and a good school life.

B.'s husband is a carer for his father. His father is handicapped by a heavy fall, he had to rehabilitate in a rest home, but did not want to stay there and is now back in his flat. B. cooks for him.

R. also takes care of the neighbours: "I have a small apartment in a building where many elderly people are living. I do their shopping. I am helping them with the stairs. When we need them, we can also ask their help. »

P. as a young woman without children, regularly babysits for friends. This is how she maintains her network.

Almost all women take care of others, in the first place for their husband and family, but also for the wider family and sometimes for the neighbours. Their care task is not only limited to the children (and the company). Their afternoon is filled with caring tasks. Besides working, there is also caring. For several women, this is more than a second day job. This leaves little time to take care of themselves.

3.11. Taking care of oneself

WLB does not only apply to the family, but also involves caring for oneself.

Getting up early and the long working day weigh on all women. They come home, some get an hour rest, then clean the house, make food, watch some television and go to sleep early. "During the week we do not have much choice".

H. has no time for herself: "I come home at 4.15 p.m., I bring the youngest one to her sport. And then I quickly make something to eat. And then go to sleep early, unless my husband is late and comes home at 10.30 p.m., otherwise we won't see each other all week".

B. says, "It does start to weigh a little with age. I do go to sleep early around 9 o'clock. From Thursday on it does start to weigh".

When N. comes home, "I am exhausted, I eat something and sleep for about 2 hours. Then I feel fit again. Then I clean the house." "That getting up early starts to weigh heavily." N. has a heart problem. When this was diagnosed, her work hasn't changed: "it's just as heavy."

All the women cleaning, complain about the hard work.

Brushing is heavy, "if you have to work with heavy machines all day, you feel that at the end of the day. If you have to do the same movements all day long, constantly bending down to clean

the toilets, you feel that”, some people said.

Z. has a hard time. She underwent heart surgery when she was 25 years old and stayed at home for 6 months. Afterwards she went back to work. It wasn't easy, but she got used to it. She also has tendinitis in her arm. Her doctor says she has to move her arm less, but this is not possible in this job. She doesn't want to undergo surgery again: “again 3 months at home! She doesn't like want to look for another job any more: “I think I can end up here, I hope I can do it, I hope I can still work for 10 to 15 years. However, for several years now, it has been a little slower. »

V. has had two operations on her back. That is why she only works half-time. She asked for another job to save her back, but was not given another job. She still has two years left before retirement, another job is no longer necessary.

K. is 49 years old, she is tired. Her concern for the whole family weighs heavily on her: “I do the cooking all the time. It is very tiring. It turns out to be a little difficult. I'm 49 years now. The work itself is hard: 'I am already tired, it's not a job that can be done seated, it hurts everywhere. Moreover, she says that she does not have 'the morphology to do the cleaning'.

M. says that her health is deteriorating over the years. “Cleaning the windows, that's a real burden. I see. They are very high. I don't have the right material for them either.”

B. also struggles with her shoulder. But she still likes to do the work.

C. finds it especially difficult when her son gets sick or when he has to go to hospital. Then everything is under pressure, and sometimes she can't appeal to any complacency from her employer. “Then the person in charge said: there is also a babysitting service for sick children. Yes, for an ordinary child, but our son needs a manual. I don't hand him over.” “I have to ask family care to look after my son because I have to go to work for family care. Surely there's no logic in that?”

Almost all women complain about the 'heaviness' of the job. Almost all of them have pain in the shoulder, back, ... Maintenance requires a lot from the body: always the same movements, heavy material, ... Getting up early is also difficult: it are long days for most of them. Leading a life of their own is difficult, because at home the housekeeping is still waiting. All go to sleep early.

Taking care of themselves is difficult: they are partly or mainly responsible for the family's income. They therefore have to put themselves aside.

Even those who have a heavy burden of care (a handicapped son) have little or no time for themselves. Family support is of little relevance if they have to work for it at the same time; this leaves them with nothing.

The heaviness of the job or the care means an obstacle to a good WLB for the women themselves. We will return to the terms and conditions of employment and circumstances. Working conditions as a context and 'resource' are therefore vital.

3.12. Expectations

Women (and men) who can take little care of themselves obviously have fewer opportunities to have expectations. After all, they have little or no room (literally and figuratively) for creating expectations.

Almost all women of our focusgroup therefore have modest expectations.

M. has few wishes. Her attitude is also “I don’t like to change”. Just like M., B. has “no need for change. Everybody knows what to do, everybody knows his planning”.

N. also has few wishes: “we have a caravan in X. We go there every weekend. There we cycle and walk.” N. does think about her pension, to go another 8 years, but fears if the retirement age would go up: “otherwise I have to work until the age of 67!”

Z. dreamed of becoming a nurse, she sees herself wearing a white shirt and a white cap. “Unfortunately, I didn’t do it. I regret it from time to time. When I got married, I stopped everything.” Being able to go on holiday today is her little dream.

F. had a sports career in mind. She was at the top level in Belgium when she was 16 years old. She regularly went abroad and was busy with her sport day in, day out. “I had to stop because of my parents. “I had no longer the time to do it”.

H. does not have many wishes either. Looking back, she would have studied longer, but “her cousin influenced her a bit”. Her husband works in shifts, they barely see each other some weeks because their hours differ a lot. “She and her two daughters say that next week will be a good week” if the shifts falls well. An ordinary life as a family is her wish.

C. wants to “work to live”. She doesn’t want to work more hours, otherwise her quality of life will deteriorate. “If you have to do everything in the weekend, then you don’t have a weekend.” Weekends are sacred to her.

These women have small, modest expectations of their lives: a normal family life, work to live; the older women are looking forward to their retirement. When they look back at their past choices, we hear some regrets.

Some women dream of another job, another life.

V. had always wanted to work in a crèche. She was able to do this for a while, but she didn’t like the work method, so she returned to cleaning. Yet she dreams of taking care of other children after her retirement, in the new born hospital department. She also wants to work as a volunteer in an animal shelter. She also wants to study Spanish and patisserie. Now she wants to make up for her dreams as a youngster.

K. has never had another job, never another life: “I never got another life”. However, she has the ambition to move on. She has become a trade union representative. She has studied. She do want another job. But they will never give her another job, not even a full-time job. But she insists because ‘I have to be in order to have my pension’. She would prefer to work in accounting. But she doesn’t get any opportunities.

S. wants to change her job. But “I am 50 years old now, who is going to want me, and if they know my background..., you’re starting to doubt yourself.”

Yet she wants to try, if she doesn't get a better job in the company, she wants to take the plunge, towards family care. "It's something completely different, a different rhythm, with a lot of social contact."

R. wanted to work here as a beautician. She has written several letters of application, but never received an answer. The language requirements weigh heavily. "I have to realise my limits. I'm in a country that is not my home country. ... In this context, comes back the question of stability: I would very much like to remain here. I am very much in favour of stability." She would like to work in a company that organises voluntary work, for example. "But there is the linguistic barrier, ... I do not know how to write the language, that is what is stopping me of trying. She does dream of returning to her country, if she could find a job there, ... But then comes the question of stability and security: "but here you have many advantages that we do not have there".

C. has turned her hobby into a secondary occupation. She does this in the evenings and at weekends. It is in the alternative atmosphere. It helps her, her son and the people who attend. In time C. wants to make her secondary profession a main occupation. But there are a lot of questions: "now we have to pay off our house for another 4 years. It's small, but for the things we want to do, we want more space. But then I would have to move and change region in family care. In that case, it will mainly be the financial aspects that will have an impact".

Several women dream of a different job. One thinks of a meaningful pension, the other women interviewed hope to find something else. But here, too, various obstacles are discussed: language, old age, the uncertainty about the (financial) security of the current job, ... A woman wants to take the plunge if she is not offered a better job within the company.

4. Work life balance at the expense of?

The interviews provide a picture of how women and their families try to build a 'good life'. The search for a WLB within their 'good life' is an ongoing task.

A first general conclusion is that their WLB is not mainstream or average. Because of their specific work, they always have to look for different solutions.

All women have a lower education. Education is a 'resource' within the CA. After all, it is a ticket to the labour market. It also includes opportunities, people's skills, it is also a 'conversion factor'. It is a context that opens up opportunities or opens up more.

As a result, almost all the women interviewed had few opportunities. Their education did not really open up many opportunities. On top of that, for some of them there was a family history that also limited their possibilities.

Sometimes, however, a low level of education does not limit people: three stories show that women here show ambition and want to go further. But they also come up against various obstacles.

Their 'capability set' is limited, even very small, because of their possibilities. For many of the women interviewed, cleaning or maintenance is the only way to earn an income. Their income is needed by all families. A number of women also provide the main income.

Education, language, social/political context, family history (moving to Belgium, the need to provide an income), ... these are the important factors that determine the 'capability set'. With this background, women are now going to clean. And then the working conditions play an important role.

Working conditions are a clear resource. Good working conditions, even if it is not a dream job, create a sense of well-being. Their choice for this job is strongly influenced by these circumstances: the wages are good compared to other cleaning companies; the hours ensure that they still have time in the afternoon; ...

Working conditions are therefore vital and offer these women and families the chance to live 'well'. Living 'well' is for them, being able to put something aside some money at the end of the month. Less good working conditions (lower wages in other sectors or companies) imply that some women are not looking for another job.

In other words, equal and good working conditions are essential to give women (and men) the opportunity to change, to find a job that suits them better.

Caring for the children is a tangle and an ongoing search for a suitable way. All appeal to mothers, fathers, even neighbours. The family looks for solutions outside the 'normal' situations: the man looks for another job, a woman works at night, children are left alone at home, ... If you have a handicapped child, it is twice as hard. Adapted care is not always available.

Those who could not find a solution had to stop working, with all its financial consequences. Finding care is also almost impossible. Night care or very early care is not (always) available. But this is not the only problem. The stories show that the combination of income and care is tricky. As one woman aptly put it: "where is the logic? Going to work to pay for shelter is a not meaningful exchange for them. Only one woman stopped working for a while to be able to take care of her child, all the others continued to work. They do not use the parental leave measures. This is because of the financial consequences, they need the income, but also because

many people work part-time and can therefore look after the family in the afternoon. Childcare and parental leave are also a 'resource', in addition to income and working conditions. Only one woman makes use of these measures. Others do not have the possibility, either the childcare is not accessible or non-existent at the necessary hours, or it is too expensive. The family network (we can also call this a 'resource') is therefore essential for all these women. Without this network, they cannot go to work, they have no extra income, they cannot take care of. For those who come from abroad and have little or no family here, relatives, friends and neighbours are important. They therefore invest in these networks. The regular WLB measures are neither important nor relevant for these women. They do not fit into their way of working and living.

Almost all women still care for others, first and foremost for their husbands and families, but also for the wider family and sometimes for their neighbours. So their care task is not only limited to the children (and the company). Their afternoon spending is caring. This is also one of the reasons why they like the job. Their free afternoon is the solution for a WLB.

However, their free afternoon is not as long as it could be. Depending on public transport (another 'resource') often means coming home late(r).

The physical heaviness of the job is an obstacle to a good WLB. The positive aspects of the job (hours, wages, colleagues) are partly nullified by, among other things, the working conditions, less good public transport, living far away, ...

We will return to the terms and conditions of employment and circumstances. Conditions of employment as context and 'resource' are therefore primordial. In other words, working on WLB for these women means working on good working conditions, working on good public transport, working on ...

WLB therefore has a different meaning for these women. With a higher family income, they might have stayed at home for the children. For them, working less is the meaning of the 'good life'.

These women have small, modest expectations for their lives: an ordinary family life, working to live; the older women are looking forward to their retirement. When they look back at their past choices, we hear some regrets. Different women dream of a different job. But here, too, various obstacles come into play: language, old age, insecurity in the face of the (financial) security of the current job, Some women have invested in themselves. It was difficult: combining a hard job with studies and home care, ... this requires a lot from them. Then the questions arise as to whether it still makes any sense: continue for what, if you don't get any opportunities? Their aspirations are low, even if they invest. Their 'life experience' doesn't give them many options, another life isn't for them.

The interviews give us a different picture of what a good WLB is. It is not an average picture of WLB. For people in similar situations, people on low incomes and outside normal hours (sooner or later, weekend work), other measures are needed.

For a good WLB, their possibilities (capability set) need to be broadened: good employment conditions, higher wages, training possibilities adapted to the working conditions, reception that is affordable, the ability to invest in networks, language conditions, good public transport, ... All these elements contribute to a good WLB.

