# Capstone

## The Influence of Gender Identity on the Experience of Urban Poverty in The Netherlands: An Intersectional Approach

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**Abstract**

This paper delves into the ways in which gender identity influences the experiences of urban poverty in The Netherlands. It explores the feminisation of poverty, which refers to the observed phenomenon of women falling into poverty more often, and at an increased rate than men, through an intersectional lens. Using the theoretical framework provided by Kimberle Crenshaw's Intersectionality theory and the Capabilities conceptualised by Amartya Sen, to understand the influence of different identities (e.g. race, age, sexuality). The research consisted of two interviews with a member of *'Feniks'*, a women's centre, and *'Movisie'* a knowledge institute for the emancipation of queer people in The Netherlands. Throughout the interviews, identified issues were within bureaucratic processes, which disproportionately affected bicultural and reduced their capability to apply for welfare benefits. The importance of community was a further finding, highlighting the sense of safety which comes along with it. An autoethnography was included in which the researcher reflected on their positionality after attending a meeting with *'Stichting Prisma Groep'*, and how it felt to research and understand the experiences of women in vulnerable communities as an outsider. After attending the interview, it was made clear that in order for policies, and systems to be more inclusive, a bottom-up approach is needed in order to understand the nuances that come along with lived experiences. Finally, proposed areas of improvement include the implementation of a Universal Basic Income (UBI), and transition leave for trans employees.

*Keywords*: Intersectionality, Feminisation, Poverty, Queer

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**Introduction**

In 2010, Dutch Prime Minister, Mark Rutte claimed that poverty did not exist in The Netherlands due to his belief that nobody is dying of hunger. A statement that led to many individuals expressing their disagreement (Geuns & Stallen, 2021). Although the statement may appear to be viable, individuals in The Netherlands continue to face additional barriers when it comes to maintaining their living costs, and would consider themselves to be living in poverty (Vrooman et al., 2023). It can be seen that the provinces with the highest poverty rates include Rotterdam, Amsterdam and The Hague, the largest urban cities in The Netherlands, in which over 10% of the households are considered low income (See Appendix.1; de Jonge, 2021). In The Netherlands, poverty is defined as not having sufficient income for the minimum necessary goods and facilities such as food and a home (Goderis, van Hulst & Hoff, 2019). The Planning bureau of Society and Culture (SCP), and the central planning bureau (CPB) assess poverty through this definition. Furthermore, they base their assessment of the poverty line on the prices of a predefined list of minimum necessary goods and facilities. Namely the strict basic needs budget, including expenses on rent, electricity, transportation, food, and clothing which are examples of necessary goods, and in total the minimum cost of this is €1039 in 2017 for an individual living alone (See Appendix 2.; Deinum & Griffioen, 2022). Alongside the strict basic needs budget, there is also the not-much-but-sufficient budget (nvmt) which includes the minimum costs of leisure and social participation, for example, the minimum costs of a sports membership or a holiday. This minimum budget is €1,135 as of 2017 (See Appendix. 2; Goderis, van Hulst & Hoff, 2019). Moreover, the amount of individuals living in poverty is also increasing, in 2021, 5.7% of the population lived in poverty, and this increased to 6.7% in 2022 and is predicted to increase to 7.5% in 2023 (Deinum & Griffioen, 2022). Therefore, it can be

seen that there are varying conceptions of what constitutes living in poverty and that it continues to prevail in Dutch society.

Poverty is a multifaceted and complex issue pertaining to individual circumstances, systemic and systematic issues that lead individuals into poverty and make it difficult to break the cycle of poverty (Engbersen & Omlo, 2021). This understanding of multidimensional poverty and monetary poverty is vital when investigating the influence of gender identity on poverty in The Netherlands. Poverty has also been defined as a vicious cycle, as individuals who experience discrimination and violence are more likely to end up in poverty, and whilst in poverty they are vulnerable to even further discrimination which makes it difficult to leave the vicious cycle (Engbersen & Omlo, 2021). Social exclusion refers to the process in which individuals are systematically discriminated against, as a result of specific characteristics such as race, gender identity, religion, and sexuality. This discrimination places individuals at risk in institutions such as education, legal, and health systems placing them in a disadvantaged situation in comparison to other groups (Thomas, 2005).

It can be seen that poverty in The Netherlands continues to affect individuals despite being considered a high-income country. Dutch society can be divided into seven social categories within an income-based hierarchy (See Appendix 3.; Vrooman et al. 2023). The working upper class is considered to be at the top of the hierarchy followed by, privileged younger people, the leisured upper class, the employed middle class, the low-educated pensioners, the insecure working class, and the precariat at the bottom. In the top four social categories, women continue to make up less than half of the demographic, however, when it comes to low-educated pensioners, insecure workers and the precariat, the demographic is majority women. Low-educated pensioners are inactive in the labour market, they generally

possess limited cultural capital, digital skills, english skills and live an austere lifestyle, and this category is 55% women. Insecure workers often have difficulty integrating into the labour market and are therefore unemployed, employed without a permanent contract or self-employed (Vrooman et al. 2023). Thereby identifying disparities in the demographics as income rises, there's a lower percentage of women. Women are a marginalised group globally, but also in The Netherlands and this is a result of systemic barriers they face in their daily lives. Whether this is in the workforce, in families, or socially. For example, in 2020 94% of individuals making use of social welfare in The Netherlands were single mothers, despite being underrepresented in media and data ('Feniks Emancipatie Expertise Centrum', 2020). Because of this, the term *'feminisation of poverty'* has been coined to conceptualise the phenomenon of gendered poverty.

When researching the oppression of women, it is important to recognise the role of intersectionality and gender identity. Therefore, when analysing barriers to social inclusion it is important to look at how individual characteristics have an influence on experience in poverty and how experiences differ. For example, the experiences of transgender women are likely to be different to the experiences of cis-gendered women. This research aims to investigate the impact of gender identity on the experiences of poverty in The Netherlands exploring this through an intersectional approach to highlight specific barriers applicable to women and what possible recommendations are.

**Literature Review**

**Feminisation of poverty**

The *feminisation* of poverty is a term used to explain the phenomenon of the burden of poverty falling onto women, and that gender identity continues to play a role in experiences of poverty. In 1995, at the Fourth UN Conference on Women, it was revealed that 70% of individuals living in poverty worldwide were women (Chant, 2008). Therefore, the term feminisation of poverty is used, which delves into the way poverty changes over time alongside gender roles, expectations and patriarchal structures. This cannot be solely regarded in terms of monetary impoverishment, rather it requires a holistic approach and conceptual framework (Chant, 2008).

**Labour Market Structure**

The labour market structure has been shown to disproportionately inhibit women's career development through structural barriers. One key barrier is the difference in economic independence, which negatively impacts the right to equal treatment ('College voor de Rechten van de Mens', 2022; Aisa, Larramona & Pueyo, 2019). Women are most likely to be placed in jobs with lower wages, creating an occupation separation based on gender resulting in a gender gap in the labour market. This is further enforced by the welfare structure in which policies aimed at increasing the proportion of females in the labour market, invest in occupations with lower wages. Furthermore, a large share of part-time contracts are given to women which also provides them with lower wages. This is prevalent in The Netherlands, where 79% of part-time contracts are given to women and 18% are given to men in 2018 (Aisa, Larramona & Pueyo, 2019).  The provision of part-time jobs can increase job satisfaction, however, it undermines the

knowledge and skills of female employees and denies them the opportunity to work to their full potential. Part-time contracts can lead to long-term impacts on career development and earnings progression. Not only are these inequalities present during the active working years, it continues as women get older and are vulnerable to increased financial risks and poverty which is evident in The Netherlands where the gender pension gap is highest amongst OECD countries, as it is on average 40% lower than men's ('OECD', 2018).

**Gender roles**

Approximately 66% of women are considered economically independent in comparison to 81% of men. A lack of economic independence is a result of a discriminatory labour force, and many women find themselves financially dependent on their partner which hinders their social mobility and ability to participate independently in society ('College voor de Rechten van de Mens', 2022).  A reason for this is the gender roles and social norms prevalent in Dutch society, both in women's personal lives and in the employment sector. The division of informal care tasks is unequally distributed in households, women spend approximately 4 hours a day on unpaid housework, whereas men spend 2 hours per day which is significantly less ('OECD', 2018). This contributes to women's job performance and once they have children, almost 45% of them lowered their working hours or even stopped working which is not a trend amongst men. Although this is influenced by personal choice, there are also structural barriers in the workforce that place pregnant women at a disadvantage, for example, a woman's temporary contract may not be extended and can make them vulnerable to demotion, or even hinder their employment status ('Ministerie van Algemene Zaken, 2022').

**Transgender women and employment**

When it comes to transgender women, they tend to experience both the inequalities associated with being a woman and being transgender. Having this identity leaves transwomen in a vulnerable position in society, in The Netherlands. In a study conducted by Movisie (2021), it was found that 1 in 5 Dutch transgender individuals experienced a physically or sexually motivated attack. These factors continue to pose barriers for trans individuals in The Netherlands, as their social safety is effectively threatened. This not only threatens their safety but also their right to social inclusion as they are actively discriminated against in society. Alongside discrimination within society, transgender people continue to face discrimination in the workforce. Trans people earn much less than their cisgender counterparts, over 50% of trans people are categorised in the lowest income group (Terpstra et al. 2022). Trans employees face risks to their social safety due to their gender identity which can lead to them to hide their gender identity to preserve their social safety. In the study conducted by Movisie, almost half of the respondents admitted to concealing their gender identity in the workplace, thereby highlighting an additional barrier transgender people face in society and social mobility (Pierik, 2021). In a study conducted by Terpstra et al. (2022) it could be seen that trans women are more likely to stay in positions in which they are unhappy, due to the discrimination of the hiring process, but are also most likely to be dissuaded from applying for a job promotion, when compared to trans men. Through qualitative interviews with transgender employees, it could be seen that continuous discrimination primarily came from employers rather than their colleagues. Trans women face difficulties primarily due to higher conditions of acceptability and often have to be very feminine presenting in order to be accepted and respected in the workforce.

This is also influenced by the stage of transitioning that they are in, whereby those that have completed their transitioning process are most likely to be hired (Lombaerde, Prince & Zandvliet, 2021). For trans employees that come out during their employment, they notice changes in their careers. Some indicated that they didn't receive a contract extension after announcing their transition accompanied by denied contact with specific customers and promotions (Geijtenbeek, Plug, 2015). Although there are regulations which prohibit gender-based discrimination, employees rarely explicitly state gender identity as being the reason but this trend continues. The intersectional inequality of being a trans woman causes increased discrimination. Female trans employees said they experienced a slight fall in their wages after transitioning, whereas trans men reported no change or a slight increase in their wages, highlighting the influence of the patriarchy in the labour market (Geijtenbeek, Plug, 2015).

## Theoretical framework

### Intersectionality

When looking at how gender identity influences urban poverty, it is important to include intersectionality. Intersectionality theory derives from black feminist theory and is used colloquially as Intersectional Feminism. Intersectionality refers to the intersections of identity categories such as race, age and gender identity (Crenshaw, 1990).  It can be used to understand the multi-layered experiences of individuals, thereby enabling a new lens for understanding the reasons for individuals experiencing poverty through a critical feminist lens. (Kattari & Begun, 2016). Intersectionality is vital in understanding individuals' conversion factors and functionings

when looking at deprivation and well-being as it accounts for intragroup differences. Looking at the issue of poverty through a single perspective discounts the ways in which different forms of inequality influence oppression (Hines, 2010).

**The Capabilities Approach**

Traditionally, the conception of poverty places monetary status at its core, however, the definition of poverty has manifested into a multidimensional phenomenon over time. Poverty is characterised by a range of dimensions, such as deprivation. Indian economist Amartya Sen brought forward the capabilities approach to poverty and introduced the idea of poverty as a relative measure of deprivation (Sen, 1993; Rauhut & Haiti, 2021). This definition places emphasis on deprivation within the domains of nutrition, health, education, employment and participation in politics (Burchi, Malerba, Rippin & Montenegro, 2019).  In doing so, it is made clear that poverty is a highly complicated state of being that is influenced by certain conversion factors which is shaped by a continued lack of the resources required for an adequate standard of living (Rauhut & Haiti, 2021). The capabilities approach creates a framework for individuals' quality of life and serves as a new way in which poverty can be measured, and evaluated, by focusing on functionings, capabilities, conversion factors, freedom and agency (Sen, 1993; Dang, 2014). Functionings focus on the reality of what individuals are doing, which includes being well-nourished, taking part in social life and being healthy. Capabilities can be measured by the different functionings they are achieving, and the degree of freedom they have in their lives. These factors are influenced by individual circumstances, conversion factors are applicable, which can be categorised as personal, social and environmental conversion factors. Personal conversion factors include age and gender, meanwhile, social conversion factors take into

account institutions, cultural and social norms whereas environmental conversion factors focus on aspects such as public facilities, and climate change (Dang, 2014; Rauhut & Haiti, 2021). Thereby looking into individuals' access to resources and the capability they have to make use of it. Furthermore, this framework urges us to look at individuals' subjective experiences which influence these capabilities (Vijay & Yadav, 2022). This notion of functionings and conversion factors reflects the privilege of having choice and freedom which increases one's quality of life, thereby focusing on poverty alleviation through the lens of deprivation rather than solely material possessions.

When trying to understand gender inequality, the capabilities approach can be used to understand societal features such as discriminatory practices and social norms which can indicate the functionings and degrees of freedom for women. Since the capabilities approach looks into individual capabilities whilst simultaneously taking an ontological non-individualistic approach it is suitable for analysing well-being and inequality (Robeyns, 2003). This is because it analyses individual circumstances rather than analysing poverty on a household level, whilst taking into account social relations, gender roles and intra-household inequalities. In the past, inequality measures failed to take into account the inequalities within the household which influence individual income, social mobility and overall capabilities. It is often assumed that households combine their income and equally share the benefits,  however, it has been shown that this is rarely the case. Measuring gender inequality using functionings and capabilities reduces the tendency to use market economy variables such as income and employment status. As this ignores the inequality due to care work, household labour, and domestic violence which influences well-being, which is critical to understanding disadvantages. The capabilities approach also acknowledges intersectionality, specifically through race, ethnicity, geographical

location, sexuality, and disability. Thereby highlighting that individuals do not have the same utility functions and respond differently to social and environmental characteristics (Robeyns, 2003).

Although the capabilities approach provides a conceptual framework for understanding inequality and poverty, there is one drawback that presents itself. Namely, the lack of specificity in the theory can lead to subjectivity depending on the person researching it. If the researcher uses sources that are racist or sexist, for example, then they can still use the capabilities approach and the conclusion will be much different (Robeyns, 2003). Therefore the research is grounded in the theoretical framework provided by Kimberle Crenshaw's intersectionality theory, whilst using the definition of deprivation of Amartya Sen's capabilities approach.

## Methodology

### Positionality statement

I am a 21-year-old, South Asian heterosexual cis-gender female that grew up in The Netherlands. Growing up in a bi-cultural environment I have seen how intersectionality has impacted my own life, however, I still acknowledge my privilege as someone who has not experienced poverty first-hand. I am aware that I have not experienced much of the topics researched, thereby writing from an outsider's perspective. Specifically, when exploring the impact of intersectionality, it is important to note that my sexuality and gender identity gives me privilege in a heteronormative society. I understand what these privileges grant me, and aim to enter spaces to which I have been invited, in a manner which makes all my participants feel safe. My aim is to raise awareness and shed light on an under-researched group that continues to face structural barriers within society, therefore I took great caution to ensure that my research does

not infringe on individuals' personal boundaries, or contribute to the further oppression of a

vulnerable group.

**Aim**

Through participating in this research, organisation representatives will be able to share

their experiences and what they are working towards, thereby indicating what individuals' needs

are not met by government public policy. This can't be achieved solely by looking at literature,

as women in poverty are an underrepresented group. Participants are able to share the nuances

and the specific issues they deal with and concerns they would like to address. The aim is also to

draw attention to organisations that work to combat poverty and to provide data that represents

why women are in poverty. The research and data can be used to provide evidence of inadequate

policies and a gap in research.

**Participant recruitment**

The research aims to understand the structural inequalities that disproportionately affect

cis women and transwomen. Therefore, interviews were conducted on an organisational level as

they work together with governmental organisations and create initiatives to reduce systemic

inequalities. In order to identify organisations that work closely with women in poverty and

transgender women in poverty, the researcher used Google to find possible organisations. Using

the keywords 'Women in Poverty, Netherlands', 'Vrouwen in Armoede' and 'Transgender

vrouwen in armoede' to find Dutch organisations. A purposive snowball sampling technique was

used as many organisations link their partners on their website and this allowed for more

organisations to be identified. organisations were contacted through email (See Appendix 4.) in

which they will receive information on the research. In total 15 organisations were contacted but only 2 were available for an interview. These organisations were provided with sufficient information on the project and what will be done with the results, in order to ensure that they were able to give informed consent. In order for the participants to feel more comfortable and prepared they were able to receive the interview questions beforehand (See Appendix 5.), and this also allowed for the organisation's representatives to refer to individuals who were best fit to answer the questions for the project. Interviews were conducted online, through the online meeting platform ZOOM, or in person depending on the participants' preference and were conducted in The Netherlands.

**Data Collection & Ethical Considerations**

The study will make use of mixed methods from qualitative research design, which includes interviews, autoethnography and an extensive literature review used to synthesise the findings from data collection with available literature. All research was grounded in ethnographic sensibility, thereby accounting for the differences in lived experiences of my interviewees, participants and the spaces in which I enter. All data were collected in compliance with the ethical regulations of the University of Groningen.

*Literature review*

An extensive literature review was conducted in order to gain a comprehensive understanding of the research topic, theoretical framework and to identify barriers and recommendations. Furthermore, this was done to identify the research gap and under-researched groups. Overall the information was used to synthesise current literature and the theoretical

framework consisting of intersectionality theory and the capabilities approach. Literature was acquired through search engines such as 'Google Scholar' and 'SmartCat' which is associated with the University of Groningen. Keywords such as 'feminisation', 'Poverty' 'Intersectionality' and associated themes were used to find information. Only literature posted between the years of 2000 till 2023 was used in order to ensure that data reflected the current state of gender and poverty.

*Interviews*

This was done by conducting semi-structured interviews with organisations that work on the feminisation of poverty, gender equality, trans rights and poverty reduction in The Netherlands. Participation was voluntary and the extent of participation was up to the participant, therefore it ranged from a conversation to in-depth qualitative interviews with individuals working for organisations that work with women in poverty. Participants were able to withdraw from the study at any moment and choose not to answer questions if they did not feel comfortable doing so, without consequences or providing reasons for this.  The interviews were semi-structured,  I had 7 questions prepared which the participant was able to receive before the interview to prepare and gain an idea of what the interview would look like. The interviews lasted between 30-45 minutes. During the interview, the data was collected by noting down responses to each question. If the participant feels comfortable doing so then the audio was recorded to make it easier to make notes. All data were stored on my laptop and only shown to their supervisor. The data remained confidential and there is no way to trace back information to the participant. The data was collected and stored on my laptop which is password protected and only accessible by me.

The organisations that were interviewed include:

*Feniks* is an organisation located in Tilburg, a city in Noord Brabant in The Netherlands. Feniks is an emancipation expertise centre, in which they aim for the emancipation of women through improving the social position of women in social, economic and personal spheres, thereby ultimately empowering women. Feniks provides women with courses and activities that help with social mobility and language development.

*Movisie* is a knowledge institute that provides data, and research documents of the current state of queer people in The Netherlands. The goal of the organisation is to provide evidence to support the emancipation and equal rights of Queer people.

*Autoethnography*

In addition to the interviews, I also joined a meeting held by *'Stichting Prisma Groep'*, which is an organisation which works with bicultural and/or Muslim people that belong to the LGBTQI+ community in The Netherlands. The organisation holds meetings which facilitate discussions, workshops and guest speakers. They also provide the opportunity for individuals to share their personal stories, experiences and to engage in conversations with the volunteers. The organisation is based in Utrecht, The Netherlands, and holds meetings every 3 weeks in both cities. I was able to get into contact with one of the organisers, who invited me to one of the meetings in Utrecht, which allowed me to be there in person.

Through this experience, I chose to use the method of autoethnography to reflect on the experience of attending the meeting as an outsider. I chose to use autoethnography as it allows

for the possibility to understand the discourses and nuances that you only see once you attend a meeting. Using myself as a point of reference, was a deliberate choice as I wanted to reflect on poverty alleviation from an organisational point of view. Thereby, as someone who is an outsider to the experience of an audience in a similar position as me.

     I chose to take an analytical and evocative approach in order to improve the theoretical understanding of the social phenomenon of discrimination, structural inequality and disadvantage. Additionally, it aims to show that there are discourses that exist besides the main narrative that is perceived when it comes to poverty (Gupta, 2015). Within the literature, the regulations, procedures and social norms indicate how individuals are disadvantaged by the system. However, it overlooks the lived experiences of individuals and this can lead to a lack of comprehensive understanding of what the reality is for individuals living in poverty, therefore analytic ethnography is used to improve the theoretical understanding. Evocative autoethnography includes the emotional aspect of working with individuals in poverty, especially as an outsider. The feelings that arose during the meeting broadened my perception of inequality and the discrimination that follows intersectional identities. After the meeting, I made voice recordings noting my own feelings, notable observations and overall experience. I reflect using an autoethnographic framework which constructs a narrative based on emotions compared to literature and the influence of positionality. Reflecting on how my experience compared to that of the information portrayed in the literature, how my feelings during the meeting compare to my feelings when reading literature, and how these differ.

**Data Extraction**

Data was collected through the form of note-taking throughout the interview, and if possible through audio recording in order to have a comprehensive storage of the data. Thematic analysis was used, which entailed coding for patterns of themes and critically analysing this with pre-existing literature to evaluate the issues provided by the interviews. The interviews were coded for themes of intersectionality, structural barriers and policy suggestions. This was in line with the aim of the research, which was to identify what barriers women face in terms of poverty and what policies should be in place to tackle its associated issues.

**Results**

**Feniks**

An interview was conducted with a director of Feniks (Interviewee 1), throughout the interview the interviewee highlighted various barriers that women face in terms of social mobility, and how their organisation aims to reduce and eliminate them. Specifically, they identified 'structural low income' as the root cause. When asked about the biggest challenges that they believe women face, the interviewee identified 4 specific barriers.

Firstly, the interviewee focussed on how structural low income is characterised by a combination of factors, such as low education, bicultural limitations and skill deficiencies. The interviewee mentioned that many women who come to Feniks, are hindered by their education level and have to take jobs which are in service or education which are valued lower and paid lower. The

interviewee also highlighted that women often fall into a poverty trap when it comes to getting a

job and welfare benefits.

> *'When women are on welfare, the benefits are really necessary to supplement income, to*
>
> *have a liveable wage, you need those benefits - if you have a job you may job you may*
>
> *earn 100 euros more but you lose the benefits and you have a lower overall income'*

A notable point was the issue women face when it comes to bureaucratic rules, which the

interviewee referred to as 'red tape'. The interviewee expanded on the issue, explaining that

many women struggle with the fines and punishments for incorrectly filling out forms. They

continued to specify that migrant women, for whom Dutch is not their first language, often face

increased struggles due to language barriers. The interviewee made it clear that they believe that

there is an excess of red tape, legal pitfalls and criteria that do not match every single individual.

When individuals do not meet this criteria they face further challenges in bureaucratic

applications, for example for applying for benefits.

> *'Especially single mothers, they are entitled to have benefits, but even to apply for these*
>
> *you need to fill out everything in Dutch and often run into legal pitfalls if you do not meet*
>
> *the specified criteria . . . the punishments are also unfair in an unnecessarily complicated*
>
> *system'*

A second barrier indicated was difficulties entering the workforce. The interviewee highlighted

that women often face prejudice when entering the workforce. Starting from intimidation, tone of

voice and often being addressed from a point of distrust. Furthermore, women often experience sexual intimidation by companies and reintegration programmes.

> *'We've heard of prejudice against young women who get discriminated against, saying she will get pregnant within a year, or that women get sick more often or have to take care of children.'*

Additionally, the interviewee highlighted that the Dutch government is starting a national campaign because they want to motivate women to work more hours per week and to 'empower women'. The interviewee continued to explain that many women she works with, choose to work part-time because they simply do not have more time to work.

> *'They want to take care of their children and fulfil their [perceived] essential roles. Everyone should be able to choose, it's really hard for women to work more hours, whether it is at their job or at home . . . Nobody is speaking to men to take on more voluntary work'*

The third barrier occurs at the household level in which they identified that women take on more domestic responsibilities which aren't accounted for as work, despite being time-consuming. Furthermore, women often take on these domestic responsibilities as men are able to earn more. Additionally, when it comes to taking on these duties, women face time constraints, but also the responsibilities of childcare, as it is becoming increasingly expensive and there are also not enough spaces for children, which places the responsibility of child care solely on the woman.

> *'Everyone can work, but they also have to work for their family'* adding on to this, '*What is the definition of work, 'Change the definition of poverty and work, work is every activity that individuals do that contributes to society. It is an injustice that work is only*

> *considered for male dominated work activities. We should appreciate female dominated*
>
> *work, but also value it financially'*

Lastly, the interviewee further explained issues within policies and areas of improvement on a governmental level. She indicated that the government doesn't want to increase social security benefits for the lowest income group, but this is necessary for individuals to be able to earn a liveable wage. She drew attention to the policy recommendations published by Feniks, named '*Aanbevelingen voor een beter armoedebeleid voor vrouwen'* (Recommendation for a better poverty policy for women). She specified that governmental data should use the right numbers, as the current numbers are based on (heterosexual) couples. It is based on men's earnings and assumes that it is the same for men and women when determining social assistance benefits. She stressed that poverty is female, and that the biggest group of single parents who are on welfare benefits are women. The bottom line was that most policies are catered towards men. She outlined possible solutions such as, government-provided educational facilities. She specified that governments should pay for education for women that have a low education level. Although it would cost money for the government, she pointed out that this prevents paying more costs if it increases the chances of women getting jobs. If the government were to provide free childcare it would be easier for women to participate in society and have a paid job. Lastly, she mentioned that she believes that universal basic income might be the way out, as women need to be able to have a liveable wage, as currently, they rely on benefits to survive.

      The interviewee shared that part of their job was to talk to politicians, she shared that she spoke with members of political parties such as the Volkspartij voor Vrijheid en Democratie (VVD; People's Party for Freedom and Democracy), Christen-Democratisch Appèl (CDA;

Christian Democratic Appeal). There was a lack of acknowledgement of the specific barriers

women face. The interviewee mentioned that policies should take on a bottom-up approach, and

that there is currently a politicians who approach poverty from a point of prejudice. Therefore,

the interviewee stressed that politicians should be aware of individual circumstances.

>*"I've spoken with members of the VVD and CDA and they say things like 'you should go*
>
>*out to work, there are so many jobs that you can apply for' which was said by white*
>
>*men'... there is a lack of acknowledgement about the barriers and pitfalls. I believe that*
>
>*D66 and Christenunie want to change that for the better but there is still prejudice"*

**Movisie**

A second interview was conducted with an employee of Movisie who works on projects

with municipalities within The Netherlands to create more effective policies for queer people.

Movisie is a knowledge institute that is focused on researching what needs to be done in order to

make the living standards better for queer people, through the provision of facts and knowledge.

Throughout the interview, interviewee 2, identified that the main role of Movisie is to ensure that

the right knowledge is available.

When asked about what they believe to be the biggest perceived challenges for queer

people in poverty, they identified a few factors that influence individuals' experiences. Firstly,

unsafe work environments appeared to be a concern, through microaggressions, hostility and

bullying. Which makes queer individuals feel unsafe in both a mental sense but also in a physical

sense, the interviewee also continued to point out that women experienced a lot of harassment.

>*Especially Trans women get harassed quite a lot, also bi-plus which includes everyone*
>
>*that's attracted to more than one gender. So bi-plus women or female-presenting people*

*also get a lot of shit because it is assumed that they are always open to sex or whatever.'*

She later continued, *'Trans women generally are affected more because they experience*

*more discrimination and assault, basically because a lot of trans women are more visibly*

*trans. With that, I mean that people read them as trans. Whereas there are quite some*

*trans men that are able to be read as cis men, therefore, less vulnerable to transphobia,*

*also because they're women they're more vulnerable to sexism."*

A further barrier was identified when it came to individuals transitioning, and its impact on their

ability to keep up with work. The interviewee highlighted that transition leave would be

beneficial for trans employees. The interviewee continued to mention that some companies have

already initiated transition leave, which allows their employees to take time off due to any

activity that is included in the transition that requires them to take some time off to recover either

physically or mentally or have appointments.

> *'The fact that it's not accessible to every trans person leaves people with gaps in their*
>
> *resume, leaves people with having to leave work because their contract doesn't get*
>
> *extended, with them having person stress that even if the work environment is super*
>
> *welcoming or okay, but if they can't take a day off, it results in a burnout.'*

When it comes to queer family structures, the interviewee also mentioned that the policies in

place make it difficult for queer families to choose between starting a family or keeping their job.

> *'In a lesser sense it also impacts people that are involved in queer family structures for*
>
> *example with surrogacy with multiple parents, that not all parents can take parental leave*
>
> *so it has the effect that they can't have the time and space needed for a newborn. Just*

*because it didn't come from the parents womb, the person who gave birth to the baby is*

*not a part of the family structure so these factors can all lead to disruption in the work*

*life which leaves people in poverty'*

**Reflections on the meeting with Stichting Prisma Groep**

The meeting I attended was for queer asylum seekers and was held in Dutch, however, the attendees spoke a range of languages, including English, Russian and Arabic. The meeting was held in a multi-purpose community centre and was held by the volunteers of Prisma. The room was filled with different conversations, laughter and discussions. The meeting started off with food and beverages accompanied by conversations in which people could talk amongst each other. In the beginning, I noticed how the sense of community was strong in the room, everyone was engaging with their table, offering various sweet treats and tea. The conversations drifted about the weather, where they were from what they were doing now. I noticed within myself that this sense of community made me immediately feel safe to talk to anyone, even though everyone had such different stories. I was surprised since I prepared for the meeting by reading interviews, literature and media about the current situation of asylum seekers in The Netherlands, and the current experience of queer people in the media. Through reading the literature, I was made aware of the structural inequalities that affect queer people in various facets of life, such as in the workplace and at home. However, in Dutch publications, there was very little information about queer asylum seekers. With such a heavy topic, I didn't expect the room to be so full of laughter, and positive energy which I soon realised was also a result of my own prejudice and implicit expectations. Throughout the conversations I was becoming aware of my own privileges as a cis-gendered heterosexual woman, and that every person in the room had experienced different

forms of intersecting inequalities, due to their migration background, being queer, and gender identity. It became clear that they had experienced a lot of rejection and discrimination when it came to this part of their identity, which I could never understand. I also found myself learning a lot about the choices individuals make, the choices made to be true to themselves even if it were to put them in a disadvantageous position. It emphasised that the capability to be who you are is of great value in improving individuals' quality of life. Also, from an organisational level and possibly governmental perspective, it highlighted the need for individuals to acknowledge that their own privileges and positionality might be influencing their judgements.

 After the meal, the workshop began and everyone sat in a circle and the workshop was facilitated by one volunteer from Prisma and 2 volunteers from *'Stichting Stil Utrecht'.* The organisation provides legal help, and advice on how to complete the interview process with the Immigratie-en Naturalisatiedienst (IND; Immigration and Naturalisation Service), which is needed in order to stay in The Netherlands and obtain a residence permit (Elferink & van Hoof, 2016).  To begin the workshop, every participant, including myself, shared their age, nationality, sexual orientation, gender identity and what stage of the interview process they were in, if applicable. Then the hosts explained the process to the participants and helped them with their individual questions and concerns. I was shocked at the type of questions that the participants had to prepare themselves for. The workshop leaders emphasised the importance of knowing every detail about the discrimination they faced as a queer person, and to even keep evidence from the hospital admission if they had been assaulted. I was shocked, because to recount such traumatic events, with the possibility of still being rejected is unjust and a barrier I would never have thought that individuals would have to face. I realised that a lot of my ignorance was also shaped by the lack of personable experiences behind the literature I read. A lot of the barriers

they faced are bound to their personal experiences which can be hard to recount in literature, but there should be attention brought to these regulations that ask for such personal information. I looked around the room and I saw that people were frustrated, asking lots of questions about if their situation would be considered valid or not, and I found myself once again acknowledging my own privilege. As someone with a migration background, I was able to see how much easier my experience was than those of the participants because of my own privileges. I realise that if I hadn't been at this meeting I would have never been made aware of the issues, concerns and barriers that people face in the Dutch immigration system. It made clear that in order for policies, and systems to be more inclusive, a bottom-up approach is needed. The current top-down policies and interventions are created with very minimal input from the most vulnerable groups, and this is where policies appear to be lacking.

## Discussion

### Importance of Community

Throughout the research, it was clear to see that a sense of community was important in alleviating the stressors associated with poverty and for women's empowerment. Feniks provides regular meetings with women in the community, where they will engage in conversations with fellow members and volunteers. These conversations allow women to improve their conversational skills in Dutch since the interviewee highlighted that the current Dutch integration exam requires a higher level of Dutch which serves as a barrier for women with a bi-cultural background in which Dutch is not their first language. Services such as clothing and bike repair

are also offered alongside help on how to ride a bike, with the aim of improving mobility and subsequent autonomy for women. These services work towards the empowerment of women as it gives them additional tools that the Dutch government fails to address. Furthermore, the centres work together with women on an individual basis and are able to see individual needs, thereby more accurately identifying how intersecting identities require different needs.

Women's centres have been shown to help the social mobility and wellbeing of women on a global level. This is because women's centres are rooted in relationships and inclusivity, which act as a safe space for women (Scott & Frost, 2019). These safe spaces allow women to feel connected to a broader community that is separate from their household which is essential for well-being as it allows them to share their experiences in a mutually beneficial manner, but also to be socially included in a community.  Having a safe space to share experiences allows them to develop the confidence to speak up and is a core component of women's empowerment  (Trussel & Mair, 2010). It takes a more bottom-up approach to understand barriers, individual needs and how their capabilities are inhibited. Additionally, it takes on a holistic approach to understand these needs in relation to their life experiences, rather than their roles within a household. Women are seen as autonomous independent beings which is often overlooked in governmental policy (Scott & Frost, 2019). These factors are crucial to combat the feminisation of poverty and to increase the capabilities of women's bodily integrity and freedom. Looking at this from an intersectional perspective, the safety that comes with the communities is vital for the well-being of queer people, especially when it comes to freedom from discrimination and empowerment. The groups allow people to find similarities within one another and to feel comfortable.

**Bureaucratic paradox**

Through the interview with a member of Feniks, an identified issue was an excessive bureaucratic red tape that individuals have to go through. The bureaucratic red tape refers to the perceived costs and problems that are associated with bureaucracy, in particular, the identified administrative burdens and unintended consequences of legislation (Voermans, 2008). These consequences disproportionately affect migrant women and bicultural women for whom Dutch is not their first language. Over 50% of families receiving welfare benefits came from a migration background (Olsthoorn et al. 2020). Furthermore, interviewee 1 explained that often the women they work with struggle to complete forms due to language barriers which results in monetary punishments and fines. Furthermore, governmental organisations often take time to process documents, and even lose official documents which makes bureaucratic processes time costly. These bureaucratic documents and procedures require a certain amount of cognition and this also impacts those who obtained a lower level of education (VMBO), which applies to 50% of individuals living in debt in 2016 (van Geuns Roeland, 2017). Additionally, 20-25% of individuals who reported debt had low literacy rates. Making it difficult for those in debt to fully complete the multiple bureaucratic and administrative documents required to stay out of debt. Single-parent households have to go through multiple websites, calculation processes and bureaus in order to obtain a full income statement, which is required to complete the administrative forms. This results in a bureaucratic paradox, in which those who have the lowest administrative skills are required to go through the most bureaucratic processes and red tape (van Geuns Roeland, 2017).  Within bureaucratic processes, when rules and categories are broadly defined, individuals who do not fit in the box are wrongfully excluded from the

classification. Whereas if rules become too specific, it creates an overly complicated web of regulations (Becker, 2021). Such was the case with the child benefits scandal in 2021 which unequally impacted low-income families, particularly those who had a migration background, which prompted a discussion on the institutional racism prevalent in the Dutch Tax and Customs Administration (Becker, 2021).

Through this, it can be seen that intersectionality plays a great role in women's experience in poverty. Throughout the interview, interviewee 1, highlighted that language barriers, bureaucratic proficiency and skills,  provided limitations specific to migrant women and those for whom Dutch is their second language. The rules and regulations are all in Dutch and require a certain level of Dutch proficiency in order to be correctly completed and approved. Feniks highlighted that this is also an issue specifically for single mothers. Looking at this from the perspective of the capabilities approach, all individuals should have the capability to apply for welfare benefits, however, the conversion factors inhibit them from successfully receiving these benefits consequently inhibiting the capability.  In order to enhance the functionings of individuals in these scenarios, external conversion factors, such as instructions that are tailored to different skill and language levels, need to be incorporated into the bureaucratic processes. These conversion factors could increase the accessibility of social welfare benefits by making them in English, providing more resources for individuals who require assistance and reducing red tape bureaucracy, as highlighted by interviewee 1. Conversion factors require policymakers to look into the social and cultural factors which inhibit the conversion of resources into capabilities. A bottom-up approach was suggested by interviewee 1, as it would allow policymakers to gain a better understanding of the functionings of women in poverty (Egdell & Graham, 2016).

*Intersectionality of Queerness, Migration and Ethnicity*

Intersectionality plays a large role in individuals' ability to start working in The Netherlands, specifically when it comes to queer migrants and asylum seekers. In order to complete the interview, queer asylum seekers have to essentially prove their queerness to the IND, by delving into their personal experiences, discrimination faced in their home countries and information about their relationships. Despite this, they can still be rejected with the justification that they do not appear to be queer. It is possible to appeal the decision and go to court, but if the judge sides with the IND, then the individual has 4 weeks before they have to leave the country. If they do not leave they can be sent to prison. This procedure can be incredibly time-consuming and personal for individuals to recount discrimination, violence and trauma that they endured in their home country, with the possibility that they still may be declined (Elferink & van Hoof, 2016). The system is designed to distrust its applicants which makes it difficult for individuals to obtain a residence permit and live in The Netherlands due to their identity. Applying Sen's principles of justice, the individual freedoms of queer people's lives are infringed upon and their ability to live a life that they have a reason to value is limited (Sen, 1993; Sen, 1990;  Eichsteller, 2021, ). Through this procedure, the capability of obtaining a residence permit and integrating into Dutch society is not reflected in the functionings as queer asylum seekers are inhibited and have to overcome extra barriers (Eichsteller, 2021).

**Analysis of proposed solutions**

Throughout the interviews, the interviewees provided answers to what they believed to be the most effective way to eliminate the structural barriers.

*Universal basic income*

Throughout the interview, interviewee 1 highlighted that a UBI could be a possible area of improvement to help women living in poverty. Universal basic income (UBI) is a policy initiative which aims to provide all citizens with a minimum income on a regular basis (Lombardozzi, 2020). A UBI entails a monetary transfer that is given to all individuals unconditionally, therefore it is given independently of work, means and personal status (Groot & Van der Veen, 2000). The main proponents of a UBI believe that it could serve as a means to resolve structural inequalities on a macroeconomic level (Lacey, 2017). Furthermore, a key feature of a UBI is its aim to provide wealth distribution specifically through alleviating the economic burdens that vulnerable groups face. When referring to the capabilities approach, a UBI would allow for a larger range of free public services for all individuals to use which would allow them to increase their social security, opportunities and participation (Lacey, 2017). Thereby aiming to increase the freedom and opportunities of individuals. A UBI could be considered a 'social wage' because it would supplement the costs that would otherwise come from an individual's personal income. This is a bigger burden on individuals living in poverty as it takes a greater share of their income (Gough, 2019).

From a feminist perspective, a UBI can lead to varying impacts for women and the ultimate effectiveness is often debated. A UBI can constitute a valuable contribution towards fostering the autonomy of women in heterosexual couple households through remunerating domestic work. As explained by interviewee 1, many of the women that come to Feniks were taking on domestic roles, which held them back from getting a paid job. Women are more susceptible to taking on domestic unpaid work which is shaped by traditional gender roles, in

which men are seen as the breadwinner and women as the caretaker (Lombardozzi, 2020).

Despite changes in household dynamics and an increase in women's participation in the labour

market, women still remain in a disadvantageous position. Specifically in The Netherlands,

where women are given a significantly larger proportion of part-time jobs (Aisa, Larramona &

Pueyo, 2019). Alongside increased economic independence, a UBI could also increase the

bargaining capabilities and power relations of women within heterosexual couple households

(Cantillon & Mclean, 2016). Often, decision-making within the household is influenced by

power structures tied to income, in which the spouse with the higher income has a bigger

influence on expenditures. Research has shown that women tend to manage household resources

whereas men tend to have overall control and decision-making over resources (Cantillon &

Mclean, 2016). The differences in resource management reflect the roles in decision-making in

which women take on the task of stretching limited resources. This is a disproportionate burden

women face within households, and a UBI could have a positive psychological impact on

women, in terms of women's self-worth and wellbeing. (Cantillon & Mclean, 2016).

In terms of intersectionality, the unconditional aspect of a UBI allows for individuals who often

are excluded from contributory social protection, to still receive regular monetary cash flows,

specifically for queer women. Furthermore, it would help alleviate the economic stressors when

women take time off work to complete their transition, or if they are in a hostile work

environment. Throughout the interview, interviewee 2 highlighted that many trans women face

discrimination at work, due to the stigmatisation associated with their gender identity. Looking at

this through an intersectional lens, they face the discrimination associated with being a woman

and being trans which can lead them to struggles in employment, and feeling safe at work.

Therefore, a UBI could provide a safety buffer for trans women to leave exploitative work

environments. Furthermore, having a UBI could also assist queer family structures (e.g. same-sex parents) who often face difficulties in receiving monetary support from current welfare policy since they deviate from heteronormative standards ('UN WOMEN', 2021).

Some of the criticisms of a UBI include the concern that a UBI wouldn't guarantee a shift in gender roles and doesn't directly challenge the status quo, but rather provides assistance to allow for domestic work to be remunerated. Although it provides women with a safety net, when it comes to intersectionality, it doesn't aid to alleviate the structural barriers that are influenced by factors such as gender identity, race, sexuality and ethnicity. Gender inequality is shaped by discrimination in the labour market, gender norms and unpaid work. Implementing a UBI could incentivise a decrease in women's participation in the labour market since women are paid less, more susceptible to discrimination and are more often given part-time jobs (Vollenweider, 2013). A second concern is that the UBI can lead to reduced spending on social security systems, although they provide comparatively higher levels of protection for women. Investment is still needed in domestic services such as child care which could be undermined by a UBI ('UN WOMEN', 2021). Therefore a UBI can not be used as a sole solution towards gender inequality in the labour market. Policies should aim to address the causes of the asymmetrical distribution of domestic tasks, and the structural barriers within the labour market. This could be achieved through embedding a UBI amongst a broader support system for all women, including those with intersecting identities by identifying the specific barriers faced ('UN WOMEN', 2021).


*Transition leave*

During interview 2, the interviewee identified that they believed that providing transition leave would be one viable option for security in the labour market for transgender people. As

outlined in the interview, the interviewee mentioned that choosing between employment and transitioning causes extreme mental distress and discriminates against transgender employees. This can lead to burnout and loss of job positions, or even prejudice during the hiring process of transgender employees. In a study conducted by Van Borm & Baert in 2018, it was found that based on a scenario experiment, prejudices with regard to the health of transgender people negatively influenced the chance of getting hired. Prejudice manifests itself in expectations of absence due to medical leave disproportionately transgender women as they face the intersections of prejudices associated with being a woman and being transgender. Trans employees who want to take time off for any gender-affirming procedures, have to use their vacation or sick days if their procedures do not fall under the employer's definition of medical leave, thereby creating inequality in the workplace (Ahrach & van Alphen, 2019). In order to tackle this, some companies have already begun to implement transition leave, which would allow employees to take time off without affecting their employment status. For this to work, the Dutch government would have to include transition leave in the 'Wet Arbeid en Zorg' (Work and Care Act), which would allow employers to provide paid leave of absence. This would have to be financed by the central government in order to alleviate the monetary costs for the employer.

## Limitations

The research poses several limitations which hindered the scope and depth of the results and discussion. Firstly, there were only two interviews conducted which was less than intended. Even though 15 organisations were contacted, only two were able to be interviewed. This is a notable finding as it indicates that many organisations have a lot of responsibilities and tasks.

During the interview with Feniks, they indicated that they often have to reject people because their organisation is too full. A few organisations that were contacted revealed that they get requests for interviews on a daily basis, and have to reject many of them because they do not have time. When working with people in poverty it is important to recognise that the people come before research, and many organisations need to prioritise keeping the people safe. Additionally, organisations stressed that obtaining funds and financial support is very difficult, due to the stigmas that transgender people face. They have a small group of volunteers and this makes resources, and time very limited. A key message was that they did not have time for projects that would not make a difference to their community in the next five years. Therefore due to the nature of the topic, and the time frame of the research, the interview scale was small, but it indicates that organisations are underfunded, and undersupported by the government.

A further extension of the methodology could be to include individual interviews as it would allow for qualitative research on the lived experiences of women in poverty and allows for a deeper understanding of the nuances. However, it is important that the research conducted is done in a manner which doesn't take advantage of individuals in a vulnerable position, and should always operate with the aim of improving the situation of vulnerable groups. Therefore, the study should be designed in a manner that benefits the vulnerable group, rather than using their personal stories for data collection that may not benefit them.

Another limitation of the research is the limited scope, the research failed to address the experiences of non-binary individuals who are also affected by many of the structural barriers discussed in the research. An extension of this research could include the experience of poverty across the gender spectrum, thereby increasing the scope and range of identities.

**Conclusion**

In this research, it could be seen that the feminisation of poverty is prevalent in The Netherlands, and this can be attributed to a range of structural barriers that affect different intersections of femininity. Looking at poverty through an intersectional lens in combination with Amartya Sen's Capabilities approach allows organisations to understand the ways in which capabilities and functionings are inhibited through external conversion factors. Throughout the interviews and literature, it can be seen that the Dutch labour market inhibits all women in fulfilling the same economic dependence of cis-men, specifically through the disproportionate provision of part-time jobs, domestic duties within the household and prejudice within the workplace. Proposed areas of improvement include the excess of bureaucratic regulations, the protection of queer women in the labour market and the IND interviews. Throughout the research, it could be seen that having a community is crucial for individuals in vulnerable situations, which was evident during the meeting attended at 'Stichting Prisma Groep' and the interview with Feniks. Additionally, throughout the interviews, the interviewees provided initiatives that they believe could be beneficial for women in poverty, namely, a UBI and the implementation of transition leave. A UBI would allow for further autonomy of women, and remunerate them for domestic work which is currently time-consuming, and unpaid and hinders economic independence. The transitional leave would allow for trans employees to complete their transition and increase freedom to maintain a job and be themselves. Therefore, It can be seen that intersectionality impacts individuals' susceptibility to poverty and individual capabilities. Although some may believe that poverty is not an issue in The Netherlands, this research shows the ways in which women are placed in a vulnerable position within society and

highlights the importance of intersectionality when looking at the ways in which poverty is

intertwined with identity.

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# Appendices

## Appendix 1. Household poverty in The Netherlands (2017)
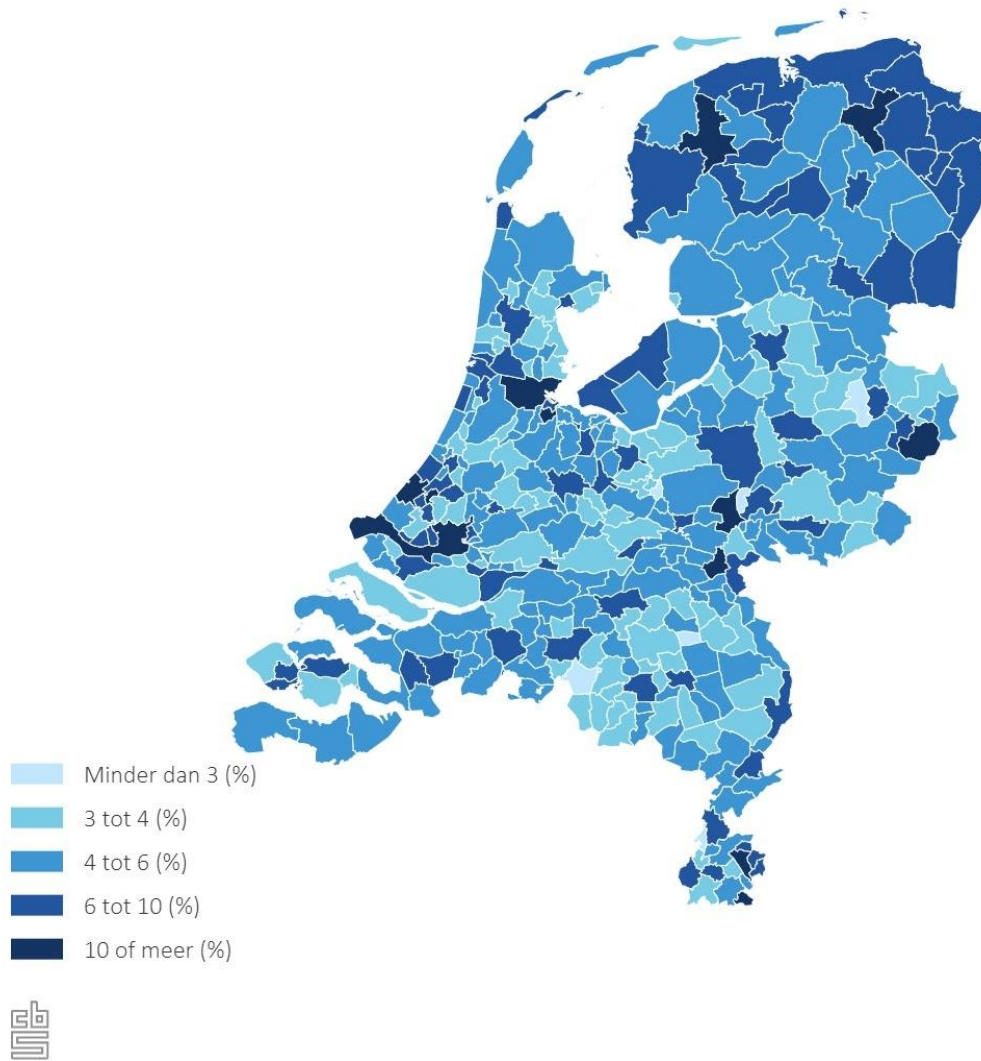
**Appendix 2 - Minimum Expenditure Budget - Cost breakdown**

Table 1        Reference budgets for a single person, 2017 (monthly amounts in euros)

| minimum necessary costs | | additional package of social participation and relaxation | |
|---|---|---|---|
| rent [a] | 443 | Fees and subscriptions | 18.5 |
| gas | 60 | receive visitors | 19.5 |
| electricity | 20 | to visit | 5.5 |
| water | 9 | vacation/ going out | 39 |
| telephone, television and internet | 54 | transport | 13.5 |
| insurance [b] | 45 | **total social participation** | **96** |
| Fees and subscriptions | 2 | | |
| transport | 14 | | |
| clothes and shoes | 56 | | |
| inventory | 74 | | |
| maintenance house and garden | 24 | | |
| power supply | 201 | | |
| laundry and cleaning products | 6 | | |
| personal care | 21 | | |
| miscellaneous | 10 | | |
| **total minimum necessary costs** | **1039** | | |

## Appendix 3 - Class structure in The Netherlands

| Class structure | Definition | (%) Percentage of adult population |
|---|---|---|
| *The working upper echelon* | They are active in the labour market and consist of the highest proportion of self employed individuals. | 19.9 |
| *Privileged younger people* | A subset of younger individuals who enjoy certain privileges such as a high level of education and access to various resources. They still have the potential to increase their income, liquid assets, and homeownership. | 8.6 |
| *Leisured upper echelon* | This subset consists mainly of retired individuals who possess the highest average liquid assets and surplus home equity value compared to other groups. They also typically have a good income and a high level of education. However, as they are in their advanced age, their health and social networks tend to be slightly disadvantaged | 12.2 |
| Employed middle echelon | They are characterized as the middle class and occupies the middle position in all forms of capital | 24.9% |
| *Low-education pensioners* | Majority of the individuals in this section are no longer part of the active labor market and lack the necessary intermediate education level (MBO 2 or higher) that is required for many vocational professions today. However, despite their low education level, they possess a substantial amount of financial | 18.8% |

| | | |
|---|---|---|
| | wealth, primarily in the form of home equity, and have a decent income. Nevertheless, they tend to lack cultural capital, with a simple lifestyle, limited digital skills, and poor English proficiency. Moreover, they often suffer from physical health issues, and their social connections outside their immediate circle of family, friends, and neighbors are usually limited. | |
| *Insecure workers* | The social status of individuals who fall under the category of insecure workers is precarious for two reasons. Firstly, they struggle to integrate into the labor market, with a significant proportion of this group being unemployed, self-employed, or employed without a permanent contract. Additionally, individuals in this social class tend to have lower levels of mental capital, often experiencing depression, low self-confidence, and negative self-image. Insecure workers also lag behind in several other resource areas, including low income, debt, and tenancy. Furthermore, they tend to have poor physical health, limited social networks. | 10.0 |
| *Precariat* | This group holds the lowest position concerning all four types of capital. 40% of individuals in this group are retired, while an equal proportion does not engage in paid work and is not actively seeking employment due to reasons such as disability. | 6.3 |

**Appendix 4 -** *Email sent to organisations*
To whom it may concern,

Hello, my name is Kavishya Kulatunga and I am a third-year student at the University of Groningen. As a part of my bachelor's degree, 'Global Responsibility and Leadership', I chose to research gender identity and urban poverty in The Netherlands for my thesis. During my research, I came across your organisation and I am writing to ask if you would be interested in being interviewed by me to gain a deeper understanding of the issue and about your organisation (organisation name). The interview will likely last 30-45 minutes, and all answers will be confidential and only used for my research report.
The aim of my research is to understand the role of gender identity in urban poverty in The Netherlands and how its associated issues can be addressed through public policy. Thereby, looking at how the experiences differ for transgender women and cisgender women and analyzing which barriers they face when it comes to social mobility and inclusion. Furthermore, with the knowledge acquired, the aim is to understand the current situation of urban poverty in relation to gender, and identify any possible gaps in policies and provide potential evidence for further research to use these findings to understand the needs of individuals, and what policies can be placed to help break the cycle of poverty.
Since your organisation works within this field it would be very helpful for my research to gain your input and hear from those who are working on the issue. If you have any other questions, please don't hesitate to contact me.

I look forward to hearing from you and thank you for your time,
Kavishya Umendri Kulatunga

**Appendix 5. -** *Interview Questions*
1. Tell me more about your organisation, what are some specific projects you are working on?
2. What do you believe are the biggest challenges for women in poverty?
3. What is the general demographic of people you work with? For example, single mothers, migrant women etc…
4. What role do you think the government plays in women's experiences in poverty? What are some structural barriers?

5. Where do you believe that intersectionality impacts individuals' experiences?
6. What do you believe the government should do ?
7. What would you like to achieve, what is your ideal goal