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Abstract

There is a long academic and institutional trajectory that understands social exclusion as an accumulation of barriers that hinder social participation. However, stereotypes about misuse and dependency on social benefits continue to be widespread in society. Fighting poverty is the first objective of sustainable development and the UN's 2030 Agenda for Sustainable Development. Commitment is needed from institutions to disseminate real information about people living in exclusion. This study of the living conditions of Minimum Income recipients in Navarre (Spain) shows that households that stay longer in the scheme encounter serious obstacles accessing employment, including unrecognized physical and mental illnesses, are required to care for dependents, or have weak job skills. The related study was conducted through a database analysis of 14,000 benefit recipients and in-depth interviews with 20 recipients.¹ The results show that inclusion through work continues to play a central role in the fight against social exclusion. However, this remains a difficult goal to achieve for many recipients, and employment does not always guarantee social inclusion due to harsh conditions and low salaries. This article recognizes the inclusive potential of economic benefits, since they prevent the deterioration of living conditions and favor social participation. Finally, it suggests a new institutional strategy based on two activities: designing inclusion-based activities around the real needs of poor people, and promoting the commitment of all actors and agents in society in the fight against poverty.

Keywords: *minimum income benefits, social exclusion, inclusion policy, UN Sustainable Development Goals, poverty, institutional strategy.*

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1. *Introduction*

The integration of European citizens is based on participation in three spheres: economic, political, and social. The majority of the population manages, through employment, to obtain a salary that allows them to fulfil their needs while paying for assets and services. In addition, European welfare states have favored taking a collective strategy against risks, such as ageing, illness, or disability, with systems of protection for retirement, health, and social services (Mestrum, 2014). We participate in decision making with our votes, through union membership, and by belonging to the associations that organize public life. Finally, but maybe most significantly, we benefit from a framework of family and social networks in which we find protection, care, and emotional support. The breakdown or weakening of any of these three links – work-related, political, or social – is often compensated for by the effect of the others (Laparra et al., 2007). In contrast, situations of exclusion are characterized by double or triple breakdowns such as in employment and consumption on the one hand, social protection systems on the other, and the most serious kind: of the bonds of social and family protection. Currently, situations of social exclusion persist in many European countries and their remediation is a shared objective according to the 2030 horizon (Sachs et al., 2019).

In this work, the objective is to illustrate, with scientific rigor, the situation of those people with the most difficulties, and to defend the importance of designing policies aimed at remedying these situations. One of the traditional criticisms of studies about exclusion is that, by focusing on households that are less well integrated, this may divert attention from deeper structural phenomena such as socio-economic inequalities (Atkinson and Davoudi, 2000). Providing evidence about situations in which citizens encounter greater difficulty allows urgent responses to be articulated that help avoid the related discomfort and deterioration (Ayala, 2014). However, the study of poverty and exclusion is not incompatible with the study of inequalities and the defense of inclusive social policies that go beyond anti-poverty programs (Silver, 2012).

This is why important progress towards social inclusion would consist of fostering collective recognition of the existence of that part of the population that accumulates difficulties in different areas, and is in need of help. This implies overcoming prejudices regarding poverty and exclusion that involve claims about the passive behavior and dependency on social benefits of recipients (Wacquant, 2010). An analysis of the living conditions of the population that receives these benefits can eradicate such erroneous concepts by showing that what really characterizes the majority of these situations is a real need for support, and the accumulation of barriers which make social participation difficult (Foessa, 2019).

This article aims to contribute to this objective by analyzing the database of minimum income scheme recipients in Navarre, Spain. It is designed to highlight the characteristics of the households that access this benefit in order to understand, from their socio-demographic profile, the reasons they require financial support, and the factors that shape their trajectories of social exclusion. Equally, it intends to describe the different living conditions of the beneficiaries

and identify the real scope of chronic dependence on economic benefits. In addition to this, and in line with the objective of the qualitative study of minimum income recipient households, it aims to identify the factors that exclude this population and, at the same time, to provide evidence of the integration potential of economic benefits.

Inclusion policies in Spain are highly decentralized, thus much of their effectiveness depends on the local and regional factors in relation to which they were developed (Silver, 2015). This makes the present in-depth case study relevant and necessary. Navarre is a northern Spanish region with a long history of fighting poverty and social exclusion. Navarre's minimum income benefit was a pioneering initiative for Spain. Since the 1990s, this provision has progressed in terms of legal framework, coverage, and funding. In 2016, the recognition of the 'double right' weakened the requirements for receiving the benefit and implemented incentives making it compatible with employment. Navarre's minimum income benefit is currently one of the most advanced resources in Spain in term of the fight against poverty, together with other European models (Aguilar and Arriba, 2020). Its impact represents an interesting case for other Spanish regions and European countries, and can contribute to knowledge dissemination between territories.

The first part of this work features a conceptual approximation of social exclusion as a multidimensional phenomenon, while the second part presents the methodological process and the results of the analysis of minimum income recipients in Navarre using a quantitative study, on the one hand, and an in-depth qualitative analysis of a selection of case studies on the other. In the last section, conclusions are provided along with some considerations about a new institutional strategy that acknowledges the need to recognize the inclusive potential of financial benefits and other channels of social inclusion beyond employment, and the commitment of all actors and agents in society in the fight against poverty. The UN's 2030 Agenda for Sustainable Development defines the goals for governments to reach, and studies such as this one can provide the evidence that is necessary to guide social policies (Le Blanc, 2015).

2. Understanding social exclusion from a multidimensional perspective

There is broad consensus that social exclusion should be perceived as a phenomenon that is more extensive than economic poverty, and which, therefore, tends to be accompanied by difficulties in other dimensions (Förster et al., 2003). However, this theoretical consensus does not always translate into a shared definition of the dimensions of difficulty that should be considered, and there is no commonly acknowledged means of measuring the phenomenon (Atkinson et al., 2010; OECD, 2017). Thus, there are multiple ways of perceiving and measuring exclusion. One of the most commonly used in Europe is the AROPE rate, which includes the dimensions of economic poverty, severe material deprivation, and low employment intensity. However, on a national scale there are many other approaches which are much more complex and which include other dimensions. In

this project, we have adopted a conception of social exclusion based on the three dimensions that are claimed to integrate European citizens (Marshall, 1985): economic participation, political participation, and social participation. We can outline different situations of difficulty in each of these three dimensions (see Table 1):

Table 1: Dimensions of exclusion

Economic participation	Economic poverty Deprivation Lack of quality employment (long-term unemployment, working poverty, households that accumulate unemployment, households with low work intensity)
Political participation	Badly addressed health problems (failure to use health services, lack of protection against dependency, inability to access medicines or treatments for economic reasons) Inadequate housing (impoverishment due to living costs, overcrowding, accessibility, degraded environment) Limited use of the education system (illiteracy, early school leaving)
Social participation	Social isolation Lack of social support Bad family relationships (conflict, abuse)

Source: Laparra and Pérez-Erasmus (2008: 208)

Therefore, the accumulation of difficulties in different dimensions characterizes social exclusion as a more serious phenomenon than other more numerous individual sources of difficulty, such as financial poverty. In this sense, exclusion comprises different situations that are associated with the intensity of an accumulation of problems, and the weight of different dimensions.

Although exclusion is a multi-dimensional phenomenon, financial poverty is undoubtedly a dimension that is widely present in social exclusion. Households that have prolonged periods of low income suffer from deprivation and an inability to fulfil basic needs, such as those for food, energy, medicine and leisure. Such lack worsens their living conditions and has negative long-term and short-term effects on the physical and mental health of the former (Martinez Virto, 2018).

Unemployment and inactivity are also traditionally linked with social exclusion, especially if they are combined with a lack of income or family protection. In recent times, we have been able to add to this list the reality of people who, in spite of working, still find themselves in poverty (ILO, 2018). The growing polarization of labor markets is generating a large proportion of precarious employment that does not favor social integration. In contrast, the intensity of some exploitative labor situations has negative effects on health and

cohabitation in the home (Muntaner, et al, 2010). Spain has a higher poverty risk than the average of countries in the EU-28. As may be observed from Table 2, the at-risk-of-poverty rate in 2013 had escalated to 20.4 per cent, while the European average was four percentage points lower (16.7 per cent). This index defines ‘at-risk-of-poverty’ as the proportion of households with an income less than 60 per cent of the median annual income consumption. Slightly increases in both regions can be seen in 2018.

Table 2: At-risk-of-monetary-poverty and AROPE rate in Navarre, Spain, and Europe-28, 2013 and 2018

	Navarre		Spain		EU 28	
	2013	2018	2013	2018	2013	2018
At risk of monetary poverty (national threshold) (per cent)	9,9	8,9	20,4	21,5	16,7	17,1
AROPE	14,5	12,6	27,3	26,1	24,6	21,8

Source: Spanish Institute of Statistics (INE) and Eurostat

In contrast, Navarre has an average level of economic poverty that is below that of Spain and Europe. However, it should be noted that this is partly because the income threshold defined in related surveys is the national threshold, not the regional one. If the regional threshold were applied, the poverty rate in 2013 would rise to 22.3 per cent, according to official statistics from Navarre (ORSN, 2019). In Navarre’s case, relative poverty rates decreased between 2013 and 2018. This is partly a consequence of the new active income benefit that since 2016 has reduced poverty rates in the region.

However, in Navarre and Spain, with elevated housing prices, there is a close link between situations of exclusion and housing access. For instance, in 2013 the House Price Index (HPI), calculated quarterly by the Spanish Institute of Statistics (INE) and Eurostat, confirmed the high price of housing in Navarre (102.60), which is more than the Spanish average (95.51) and the Europe-28 average (94.70). Although these differences have declined in recent years, Spain is a country in which housing costs are a significant burden in terms of family budgets.

High rental and sales prices have a direct impact on the situation of exclusion, and become manifest in several ways: the impoverishment of families, the need to share homes, not being able to adapt to conditions at home, and homelessness (Shinn, 2010). Spain has a specific and perverse combination of high housing prices combined with a high rate of precarious employment and unemployment. In 2013, Spain’s youth unemployment rate (25–29 years old) was double the average European (33.3 per cent vs. 14.6 per cent, respectively), according to data from LFS (Eurostat). While in 2018 the rate declined to 20.4 per cent, it continues to be double the level of the Europe-28 average (9.1 per cent).

Likewise, job insecurity in Spain is reflected in the rate of workers in poverty, which reached 12.9 per cent in 2018, three percentage points higher than the European average (9.4 per cent), according to SILC (Eurostat) data. This dual phenomenon characterizes a substantial part of the exclusion processes in this country which unfairly affect young households and the non-native population (Foessa, 2019).

The link between health and exclusion is also close, and has been widely supported with evidence. Health issues are both a cause and a consequence of exclusion. The presence of disability, dependency, illnesses and mental disorders makes occupational and social inclusion difficult, not only for those who suffer, but also for their carers. Equally, deprivation (a lack of food, heating, medicine, orthopedic devices and other treatments) that originates from a lack of income and from long-term unemployment, or from job-related exploitation, has a negative impact on people's physical and mental health (Pettersson, 2012). For this reason, the presence of health problems is a common characteristic of households in which there is exclusion, and this constitutes a barrier to occupational and social inclusion (Stuckler et al., 2011).

A higher level of educational attainment and substantial access to higher education in Europe and in Spain were claimed, in the period following the crisis in 2008, to protect against exclusion. The greater the level of education, the lower the rate of social exclusion (Flores, 2016). Young, unqualified people are particularly affected by long-term unemployment in Spain. This situation suggests a clear lesson: better education helps to prevent social exclusion; however, the most excluded families do not manage to attain a level of education that would negate their difficulties. Greater investment into reducing the effect of social class on the utilization of the education system is required (Fernández y Calero, 2014).

The significance of the breakdown of social links justifies studies of social exclusion. Household-level protection, in the form of support from other members of the family, can effectively compensate for many difficulties. Such support can be financial, emotional, or in the form of care (Mullin and Arce, 2008). This is why studies of exclusion show that certain forms of cohabitation are especially frequent in cases of social exclusion: people living alone and single-parent households have a heightened probability of becoming immersed in exclusion processes. In these households, a lack of support negatively reinforces other difficulties, such as unemployment, housing-related expenses, or problems with health and dependency (Foessa, 2014).

As we have described, the causes of people's suffering from social exclusion are linked to processes that occur in different areas. The fact that exclusion is a situation characterized by an accumulation of barriers which originate in different social spheres necessarily implies that inclusion policies need to be designed with this in mind.

At the structural level (see Table 3), the transformation processes of the labor market and migratory dynamics foster situations of vulnerability for many people. At an institutional level, the configuration of social protection systems in various countries favors the social protection of some social risks, such as ageing,

illness, and precarious unemployment (Fernández, 2015). However, supportive elements such as affordable housing, free access to medicine and health treatment, and post-compulsory education have failed to be included in social protection. In some countries, such as Spain, the limits to the protection of contributions related to unemployment and other social policies represent a clear lack of institutional protection for people who join the labor market only later: especially young people and foreigners. Finally, at the individual/family level, many other factors also determine the processes of social exclusion: the configuration of the household itself, breakups, illnesses, conflict, capacities, and attitudes (Oxfam, 2019).

Table 3: Analytical levels of inclusion policies

Level	Structural	Institutional	Individual/Family
Definition	Capability of a society to encourage the social participation of its members. Level of social cohesion	Activities aimed at improving access to protection systems for certain people	Schemes specifically designed to encourage the social participation of certain people or families
Type of policies	Influence of the state on the generation of job opportunities, access to benefits. Position in the international division of labor. Management of migratory flows	Social inclusion policies: active policies, economic protection, housing, educational inclusion schemes, access to health resources	Personalized schemes for comprehensive care

Source: Author's elaboration, from Laparra et al. (2007)

Thus, effective inclusion policies should promote joined up action across the three levels, especially productive frameworks that promote quality employment or the regulation of migratory flows. At an institutional level, social policies should make access to health, education, housing, and social services more inclusive. Moreover, at a micro level, responses should be provided that are adapted to the specific circumstances of households that find themselves in situations of exclusion.

3. Methodology

In the study described herein, two types of analysis were carried out, one of a qualitative nature using an official database of 14,000 households that received the Guaranteed Income (GI) (2016), which was designed to collect information about the socio-demographic profile of the beneficiaries and the amount of time that they had spent in the scheme. Even though this database collects information on households without any income, is the closest regional approach to this phenomenon and represents a large enough research sample. The multidimensional and dynamic nature of exclusion makes for arduous quantitative measurement. With the exception of some indicators such as AROPE, or the Foessa

Reports in Spain, it is challenging to obtain administrative records that measure this phenomenon.

This approach, accompanied by other qualitative tools, allows for a deeper understanding of social exclusion and the living conditions of those affected by it. Second, a qualitative study that included case studies of beneficiaries was carried out.

The interviews were carried out in 2014, and all cases had been recipients of the benefit for several years. Life stories were recorded and analyzed based on the following analytical categories: household typology, age and place of birth, health, employment, survivor strategies, deprivations, and social relationships.

This analysis was designed to examine the living conditions associated with these homes, and reveal the impact of the benefit on the situation of the inhabitants. The total sample was made up of 20 life stories of individuals at risk of, or currently suffering from, situations of social exclusion. The selection of the sample was carried out based on criterion such as sex, age, origin, and educational level. In the article, eight types of homes are selected and analyzed from the overall testimonies. This selection responds to the fact that the sample reached information saturation in relation to the objectives of this analysis at this point (Kvale, 2011).

Through the selection and in-depth analysis of these eight cases, the different exclusion factors that mark their exclusion trajectories were identified. The empirical material was transcribed and coded using the following categories of analysis: economic participation, work, childcare, housing, social relations, health, and education. The combination of quantitative and qualitative methodology demonstrated significant potential for poverty and exclusion research. While quantitative information permits the measurement of the dynamics of poverty and exclusion, qualitative information helps the researcher to understand the factors that shape exclusion paths (Callejo, 1998). Moreover, this approach generates contrasting results through the triangulation of data and testimonies (Flick, 2017) and makes those who are excluded the protagonists of their own stories in relation to understanding this phenomenon (Brannen, 2017).

4. Understanding social exclusion from the living conditions of minimum income recipients

The aim here is to contrast the multidimensional conception of exclusion and its accumulative character using a study of households that are minimum income recipients in Navarre. The *Renta Garantizada* (Guaranteed Income: GI) is a benefit aimed at people who find themselves below the poverty line in this area of Spain. In Spain, as mentioned before, the national unemployment protection system is contribution based, and although there are some care benefits for certain groups, there is no state benefit aimed at people who suffer from poverty. This responsibility has been left in the hands of the regions that must attempt to, in a very unequal manner, manage the situation of poverty in Spain. In fact, paradoxically, some of the regions with lower poverty and exclusion rates have the

most generous minimum income schemes. This is the case in the Basque Country and Navarre. Specifically, in Navarre, the income threshold for accessing the benefit is 644 euros per individual per month.

The number of people receiving this benefit has greatly increased over the last few years. From 2,473 households in 2007, it had increased to 14,000 households in 2016. Since 2017, according to official data from Navarre, the distribution of the Guaranteed Income benefit progressively increased in scope, being awarded to 15,940 beneficiaries in 2017, 16,299 in 2018, and 15,941 in 2019. This can be explained by the rise in poverty generated by the crisis that began in 2008, but also to a reform in the benefit that, in response to the delicate situation, increased its coverage. Finally, it is worth highlighting that the demand for this type of regional benefit has increased in recent years due to the gradual depletion of contribution-based state benefits.

Navarre has had a minimum income benefit since 1999 and an exclusion strategy since 1998, both regulatory milestones and pioneering initiatives in Spain. The first benefit remained in effect until 2008 when it was modified to promote more integral coverage. Nevertheless, as a direct consequence of the economic crisis, it was reformed again in 2012 to incorporate strict restrictions on access. This led to a strong response from the affected social institutions, social fabric, and those directly affected. Due to this pressure, five partial reforms were undertaken, making the requirements more flexible, extending protection to households with minors, and trying to make the renewal process of the benefits more efficient. Finally, in 2016, Regional Law 15/2016 approved the new Guaranteed Income (GI) and revoked legal support for the 2012 benefit.² The new benefit was approved in November 2016, so the data analyzed in this article refer to the previous regulations. Even so, the increase in social need and partial regulatory changes show a progressive increase in the number of beneficiaries. These include the protection of households with children, the extension of eligibility for benefits for up to 36 months, and extended provisions for people under 25 and over 65 years old with family responsibilities. These modifications were identified both in the increase in number of beneficiaries and the life stories of the households we analyzed.

Opinions about this benefit are somewhat variable, but what is for sure is that, since its origins in the 1990s, it has been subject to constant debate regarding its efficiency, its relationship to dependent behavior, and its deterrent effect upon beneficiaries as regards re-joining the labor market. Such questions have become more prescient with the rise in the number of recipients and especially since the economic recovery and employment growth since 2015. The query put forward by certain political and social actors is why has the number of benefit recipients not decreased along with the falling rate of unemployment?

² Each of these modifications took a different name: 'Basic Income' until 2012, 'Social Inclusion Income' until 2016, and currently, 'Guaranteed Income.' In order to simplify the terminology, the current name Guaranteed Income is taken as the general denomination, although the important differences among the former schemes will be identified.

The fact that many people accumulate social problems as well as those related to health and a low level of qualifications, as well as other types of issues, may partly explain why new jobs have not been given to the former but to the unemployed with the best qualifications and the personal situations. Several studies alert us to the fact that the labor market discriminates on the basis of many factors in addition to qualification and professional experience: for example, age, gender, ethnicity, disability, and availability (OIT, 2018).

4.1 Characteristics of households receiving benefits

The analysis of the survey regarding recipients of Guaranteed Income benefit in Navarre has shown the heterogeneity of recipient families. In view of claims about passive behavior and chronic dependency that traditionally accompany these benefits, this study identifies a typology of five common characteristics that helps us to understand the situation of recipient households: households without family protection, households that include many minors, households with working beneficiaries, the low employability of 'breadwinners,' and the low level of chronic dependency

1. Households without family protection

Analysis of the profile of recipients highlights the specific presence of households with limited protective capacity. Some 70 per cent of households that were receiving the Guaranteed Income benefit in 2016 were single people who were relying on their own income: either because they were living by themselves (20.7 per cent), because they were separated from their children (25.3 per cent), or because they were sharing a house with other people they were not related to (24.1 per cent). Only 28.8 per cent of households that were receiving the GI benefit were made up of couples (with or without children). This data confirms the fact that unemployment and insecurity are often compensated for in households, and that it is largely people who depend on their own income that are more likely to fall into poverty and request help.

2. High number of minors

One-third of people in the scheme were under the age of 18 (10,507 out of 29,029). The high presence of minors, both in single-parent households and families with children, shows the clear generational stamp of the effects of the economic crisis and the transformations that have taken place in the job market. Equally, it alerts us to the fact that the difficulties experienced by these households have a negative impact on the nurturing and development of minors that reproduces inequalities. The presence of minors confirms the fact that GI benefits are required as a preventative mechanism against the greater deterioration of the living conditions of children caused by poverty and deprivation.

3. Growing presence of beneficiaries that work

From 2014–2016, 38.6 per cent of people receiving the GI benefit had some kind of work contract (7,965 people). In these cases, the limited duration and remuneration of employment meant that these people were also claiming the economic benefit. The majority of these recipients had temporary contracts in the

service sector. We believe that the growing presence of ‘poor people who work’ within these schemes should help to overcome stereotypes about the passive behavior and dependency associated with poverty and exclusion (Carter and Witworth, 2017). This situation should also lead to us to reconsider the social and occupational intervention strategies that, until now, have been aimed at facilitating ‘reintegration to the labor market.’ First, the inclusion process could be improved by a strategy of ‘making work pay’ by means of financial supplements. The employment incentives included in the new GI legislation from 2016 clearly adhere to this principle, and their streamlined and flexible management will be key to encouraging beneficiaries to accept job offers in spite of their instability.

In second place, it is necessary to rethink employment activation strategies in two ways: by permitting those (precarious) jobs that are available to be accessed, and to adapt them in terms of schedules, requirements, and payment to the reality of poor workers.

4. Low employability of ‘breadwinners’

Beneficiaries of the Guaranteed Income benefit typically lack higher-education-related and professional qualifications (see Table 4). Almost 90 per cent of recipients of legal age do not have sufficient training to allow them to compete in the search for employment in a context that is exceedingly more competitive, and thereby escape precarious employment. Again, we become aware of the need for measures that would allow unstable employment to be complemented, and for qualification strategies that are especially well adapted to the circumstances of the excluded population.

Table 4: Educational level of Guaranteed Income beneficiaries

	per cent
Illiterate	0.2
Incomplete primary education	7.4
Primary education	4.1
First stage of secondary education	76.1
Second stage of secondary education (general)	4.5
Second stage of secondary education (professional)	3.7
Higher education	0.9

Source: GI database 2016

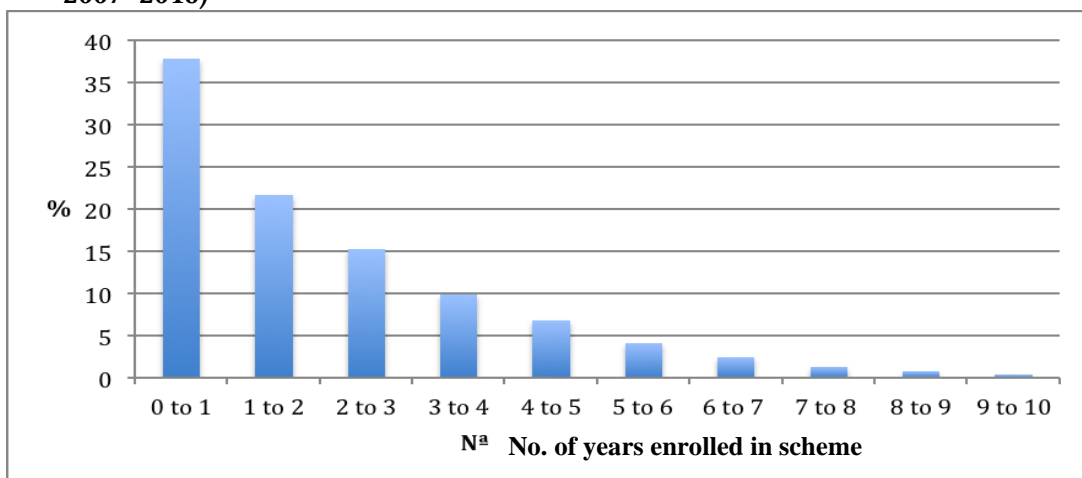
Considering age, we see that 75 per cent of recipients of the GI benefit that are not working are above the age of 45. Within this group, it is of particular note that 36 per cent of people above the age of 55 years old are unemployed and their labor insertion would be especially complex. In this case, tailored approaches should be applied that respond to the characteristics of each case, given that mental health problems (alcoholism, depression, and other afflictions) often seem to be present. In some of these cases, employment and protected or occupational activity may be a way of improving quality of life. In others, promoting other methods of social

participation may be more appropriate, such as social networks, leisure activities, and others.

5. Low probability of chronic dependency

In terms of the permanence of claiming benefits, it is obvious that there are several types of relationships with the scheme, but that dependency or chronic use is clearly not the predominant case.

Figure 1: Years spent receiving Guaranteed Income benefit (beneficiaries 2007–2016)



Source: GI database (2007–2016).

Some 37 per cent of people who accessed the scheme between 2007 and 2016 only spent one year receiving the benefit and did not do so again during that period. Another 36 per cent received the benefit for a periods of two or three years, and 27 per cent spent over three years in the scheme. Among the sample, the percentage of families that remained in the scheme for over six years did not reach 5 per cent.

Therefore, the analysis of this survey highlights the characteristics of recipient households. Specifically, it identifies how factors such as the level of education and family networks affect the receipt of benefits. Equally, the protective capacity of this benefit in households with minors is verified. However, the increasing presence of precarious employment in these families may be noted, along with the low incidence of chronic dependency. Again, these results back up the idea that the population turns to these types of schemes in times of need, but if there are occupational opportunities, or their situations improve, they leave them.

Despite the significance of this data, in order to fully understand social exclusion we must draw upon qualitative methodology. The biographical method is a good approach for increasing understanding of the implications of poverty and exclusion in affected households that receive benefits (Kornblit, 2007). Specifically, in-depth analysis of those households that spend the most time in the scheme can help us to understand the causes of said permanence, the factors that shape exclusion, and their living conditions.

4.2 The multidimensionality of exclusion in households receiving the GI benefit

Shown here are the results of eight case studies of families receiving the Guaranteed Income benefit, together with an in-depth analysis of the living conditions as identified through the quantitative analysis. This selection includes benefit recipients who we studied for a period of three years or more. These eight cases represent diverse examples and have been examined in relation to four analytical categories: household composition (single-parent households/single persons/families with minors), age (older people/young people), origin (foreigners/nationals), and occupation (employed/unemployed people).

This qualitative analysis shows the living conditions of these families in line with the set of social participation dimensions (economic, political, and social) and the factors that motivate their social exclusion. Thanks to the above approach, the role that services play in stopping and containing situations of need can be verified. Table 5 contains a summary of the cases that reflects the multidimensionality of the situations of the households and helps explain the difficulty they have escaping the protection of the scheme.

Table 5: Characteristics of selected GI benefit recipients

	Type	Age and nationality	Health	Employment	Strategies	Deprivations	Social relationships
1	A single mother with three-year old girl	35 years old Bolivia	Work involved a lot of travel and instability. Suffering from psychological and physical exhaustion	Combines work with GI Has worked in the domestic and care sector Low-level qualifications	Shares her home with another family to cover expenses.	Leisure, food, and housing	No family and social networks, conflict related to cohabitation
2	Couple	59-year-old man and 50-year-old woman Spanish	The woman has arthritis (having worked as a cleaner). She is stressed and overweight due to her diet	Unemployed for three years, she has exhausted her contribution-based benefits Low-level qualifications	Asking friends for money	Leisure, food, mortgage-related debts and housing expenses	Conflict related to relationships and cohabitation
3	Couple with children (8, 6 and 4 years old)	46-year-old man, and 44-year-old woman Spanish	The man has been diagnosed with diabetes which makes movement and vision difficult, kidney problems	Delivery job with no associated social security Unqualified Raising the children	Decrease housing, food, and leisure expenses	Heating house, food, no orthopedic nor opticians for specific treatments which could alleviate illness	Conflict related to relationships and cohabitation with children

	Type	Age and nationality	Health	Employment	Strategies	Deprivations	Social relationships
4	Single man	63 years old, Spanish	Receiving treatment for alcohol addiction Health weakened as a result of alcohol	Previous skilled occupation Has now exhausted contribution-based benefits	Decrease housing, food, and leisure expenses	Autonomy, and leisure	Social isolation Divorced Re-building relationship with daughter and sisters
5	Single man	35 years old Spanish	Being treated for mental health, low self-esteem, depression	Unemployed for 4 years Basic education Some irregular work-related activity	Previously an apartment owner, had to sell but he's still paying off the debt Currently living in a rented property	Debt problems Leisure, food, and housing	Has no family support, A bad relationship with his sisters Separated
6	Couple, and three children, (5, 4 and 2 years old)	A 41-year-old man and a 36-year-old woman Malian	No relevant health problems	Unemployed for 3 years Sporadic work in agriculture and construction She is raising the children	To increase the motivation to find a job Decrease housing, food, and leisure expenses Lives in shared house	No recognized qualification Woman Doesn't speak Spanish language well	Conflict related to relationships and cohabitation in a reduced space
7	Single man	20 years old Ecuadorian	No relevant health problems	Unemployed Low level of qualifications	Lived in a foster center until he turned 18 years old Currently living in one room	Leisure, food, and educational training	Relationship problems with his mother due to his migration Has accumulated charges for violent behavior

	Type	Age and nationality	Health	Employment	Strategies	Deprivations	Social relationships
8	Single, woman	50-year-old Spanish	Due to intense caring responsibilities, she ended up becoming ill too	Left her job to look after her parents Works as cleaner in a theatre, no contract Unqualified	Decrease housing, food, and leisure expenses	Isolation	No social networks

Source: Prepared by the author based on respondent life stories

The first case is of a 35-year old migrant mother from Bolivia, a single parent working in the domestic sector, and her three-year-old daughter. In this case, access to the scheme is necessary to complement a low and unstable income from work. Cohabitation with another family and deprivation increase the risk of social exclusion for the minor. Being solely responsible for her daughter, the mother's potential to increase her workload or opt for other types of employment is limited. The economic benefit plays a clear role in preventing further deterioration. Single-parent households experience problems resulting from unemployment and high housing prices. These are usually covered by the income of one single person using different coping strategies such as shared housing and taking on care work. This situation also reflects the severity of living conditions in the domestic employment sector associated with limited protection.

The second case is of a childless couple: a 59-year-old man and his wife, who is 50 years old. This case clearly reflects the negative interactions between the different dimensions of social exclusion: a lack of income, debt, and worry are having negative effects on the physical and mental health of the couple and their relationship. Due to age, lack of qualifications and experience, labor participation seems improbable. In this case, the benefit also plays a moderating role, preventing further deterioration of the situation.

The third case focuses on a couple with children: a 46-year-old man, a 44-year-old woman and three children of eight, six and four years old. In this case, a spiral of negative reinforcement between unemployment and health problems are having a direct impact on the living conditions and relationships of the household members. Both members of the couple, who are relatively young, have limited training, experience, or availability for employment. In this case, the benefit also prevents further deterioration of the situation.

In the fourth and fifth case, we find two single men. The first is a 63-year-old, and alcohol is behind a series of breakdowns related to his job, relationship, and family. His advanced age and alcohol consumption make his employability unfeasible. In this case, the benefit also prevents further deterioration of the situation and has enabled a link with services who can work on obtaining access to treatment for his addiction and monitoring of the case.

Case 5 involves a 35-year-old man. This case shows an intense decline into social exclusion leading from unemployment. The effects of a lack of income, with

the presence of a substantial housing loan, have had a hard and sustained impact on the mental situation of this person who, in addition to this problem, has no other social networks. The benefit has had an effect on preventing the deterioration of the situation.

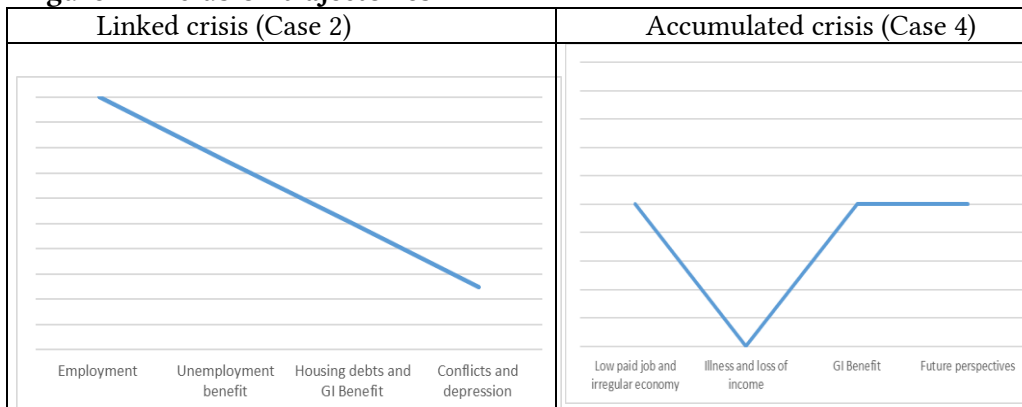
In Case 6, unemployment and deprivation have had a negative impact on the cohabitation situation of the family, making the couple's relationship and the rearing of minors difficult. In this household, made up of a Malian migrant couple (a 41-year-old man, a 36-year-old woman, and three children aged five, four, and two years old), deprivation involves a lack of food and weak protection of minors. The benefit prevents further deterioration.

Case 7 represents the very specific reality of minors who transition through protection and reform institutions. When they turn 18, they are ejected to begin an independent life in which they are clearly vulnerable to social exclusion. In this case, the minor is 20 years old, has broken all ties with his mother, and has no other type of family protection. His mother emigrated from Ecuador when he was four years old and he was raised by his grandmother. He was reunited with his mother in Spain at the age of 13. He has little opportunity for participation in quality labor due to his lack of qualifications, and also requires personal follow-up and support. In this case, the benefit acts in a preventive way.

The last case involves a 50-year-old woman and is representative of an extreme case of an increasingly frequent reality: women who are weighed down with care tasks. In this case, care is an obstacle in terms of her engagement in paid labor, but it has also had serious effects on her physical and mental health. The benefit has a preventative effect.

The eight cases represent a diversity of situations of social exclusion that share the factor of an accumulation of problems and negative reinforcement among these problems in different dimensions. In most of the cases, the specific impact of health problems may be observed, which represent both the cause and the consequence of the relationship with employment. The absence of family networks and the impact of problems on cohabitation-based relationships also seem to be a constant issue for many families. For many of them, normalized labor participation is not easy, or at least not when it comes to obtaining quality employment, thus the economic benefit they receive halts any further deterioration in their situations that are characterized by deprivation in terms of basic factors such as food, health treatment, and housing expenses.

All of the above-described situations have highlighted a variety of exclusion and inclusion processes. People's health (whether or not care-related support is needed), deprivation in terms of housing, food, or leisure, as well as the existence of family networks and social support affect exclusion situations. Two types of trajectories stand out. On the one hand, a lack of income has worsened the highly precarious life conditions and situations of many and resulted in an accumulation of crises. On the other hand, for some, illness, addiction, or unsuccessful unemployment have put them on a rapid downward path of progressive exclusion. The following graph shows how these trajectories can be verified. Case 2 and Case 4 are included as examples.

Figure 2: Exclusion trajectories

Source: Prepared by the author based on life stories

The first graph traces the trajectory of a family with a late history of unemployment. During the first stage of unemployment, the family obtained a contribution-based benefit that mitigated income loss. However, over time, the household lost purchasing power and accumulated debts related to making payments on a house and ultimately requested help from family and friends. The Guaranteed Income benefit has been an important source of support for the household due to their few employment opportunities and loss of self-esteem derived from their exclusion. On the other hand, Case 4 is a household marked by a lifetime of precariousness. Always linked to irregular activities or low-wage jobs, the respondent's situation worsened after an illness. Guaranteed income has been key to alleviating the total loss of income, allowing the couple to survive this continuous and constant situation of exclusion. Therefore, in both types of situations, guaranteed income benefit has been a buffer against poverty and a brake on exclusion.

5. Conclusions: Proposals for a new institutional social inclusion strategy

The empirical analysis presented above is proof of the multidimensionality of exclusion, which affects, in a combined manner, different areas of the well-being of the people who are affected. This point confirms the importance of designing an inclusion strategy that unites different actors and includes collaboration for raising social awareness about these socio-economic phenomena, and taking joint responsibility for the treatment of exclusion.

First, from public administrations commitment is required to generate and disseminate real information about the characteristics of people served by different social benefits. Here, we have verified that households that access the Guaranteed Income benefit in Navarre, and spend a longer period receiving it, are the more vulnerable households that accumulate the most problems.

On the one hand, there is a greater proportion of single people and single-parent households within this scheme, which indicates that the presence of two adults in a home may make difficult situations more compensable. On the other hand, in recent years the presence of people who, despite being employed, find themselves below the poverty line has increased. There is also a growing presence of unemployed people above the age of 45, or even 55, who are unqualified and have special difficulty in terms of accessing employment. Finally, it has been verified, through the in-depth study of benefit recipients, that an accumulation of problems can be an obstacle to returning to employment, and therefore make financial protection and other types of support necessary for longer.

The commitment of political parties, media, and society is essential in this effort to overcome the prejudice that links chronic states of dependency with the award of such benefits. It has been shown that, in the majority of cases, the use of these benefits is specifically associated with situations of difficulty, and that a substantial proportion of recipients are in work, but this does not allow them to overcome their situation of poverty.

Second, it is well worth making an institutional effort to defend the effectiveness of social policies in general, and the benefits programs and other schemes that target the excluded population, in particular.

It is true that access to employment is still of strong integrative value, as this implies access to income, social rights, and self-esteem. In fact, this means of participation is considered by large sectors of society to be the best and only means of social participation for excluded people. This means that promoting inclusion via employment has played a central role in interventions with excluded people. However, as we know, in the current context it is difficult to guarantee occupational opportunities for all unemployed people, even those with the most qualifications. In addition, access to employment does not always guarantee social inclusion due to the limited duration and low salary of many jobs.

For this reason, a collective effort must be made by institutions, experts, and the media to communicate the current limits of labor inclusion to citizens, and to highlight the value of other forms of social inclusion.

Economic benefits, such as the guaranteed income benefit, special assistance grants, and others, are of strong integrative value. They have great preventative potential in relation to avoiding social deterioration processes: they prevent indebtedness and deprivation involving basic goods; and they encourage the independence of families, and therefore prevent the pernicious effects of saving strategies based on being forced to share housing with other family nuclei. In recent years, we have verified that these saving strategies are having extremely negative effects on family cohabitation and on the education of minors. However, economic benefits encourage the social participation of families through consumption and leisure. Subsequently, the breakdown of the labor market does not inevitably imply more social breakdowns that affect the isolation of people and their social stigmatization.

Analysis of these schemes shows that they clearly improve the living conditions of people in situations of poverty and exclusion, and that leaving these

schemes depends on the availability of occupational opportunities or the presence in the household of illness, disability, or problems that make accessing employment difficult.

On the other hand, the characteristics of households in situations of exclusion show that their position could be improved by support in other areas. We should thus disseminate the importance of schemes that are designed to improve health, promote education and training, or housing access and maintenance. Finally, given the importance of relational factors in exclusion, interventions aimed at promoting the social participation of people through their incorporation in associations, leisure activities, sports and culture, or simply through personal meetings with volunteers or professionals, are also considered to be highly effective. Once again, it is necessary to raise awareness of the importance of these relational developments in the fight against exclusion, and to increase the value placed on them by making them visible, and by dedicating professional space and time to them.

Many social organizations and public services recognize the value of these relational spaces for improving the self-esteem and social status of excluded people and work to promote them. However, this effort is not visible at an institutional and public level, being displaced by the primary importance awarded to performance efficiency indicators based on labor insertion and improvements in employability.

The complexity of exclusion means that the efficiency of inclusion policies depends on the cooperation of different administrations. Different social policies are managed by branches of the Government of Navarre (education, health, housing, employment, and social rights) and at the level of municipalities (social services, culture, sports, security, and citizen participation).

Economic agents, companies and unions also have a pivotal role to play in enhancing social cohesion, as the creation of employment and the maintenance of the quality of said employment are key to the prevention of social exclusion. There is also evidence of the importance of the work of these actors in the development of specific occupational opportunities for people suffering from exclusion (employment associated with support, paid work experiences, and sheltered employment). It is therefore necessary to continue to involve the business sector and trade unions so that these specific social inclusion schemes can become stronger.

Thus, improving the social cohesion of regions is the responsibility of the population as a whole. The involvement of all social groups is necessary in the fight against exclusion: professionals, the media, political parties, companies, unions, associations, universities, and non-profit associations. For this purpose, knowledge about situations of exclusion and their causes must be improved, and attitudes of solidarity among all citizens should be encouraged. The aim is to overcome the prejudice surrounding the excluded population and minority groups, and to generate values of solidarity, coexistence, and social commitment.

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