



# The Impact of Global Economic Crisis and Austerity on Quality of Working Life and Work-Life Balance: A Capabilities Perspective

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*This paper draws on the capabilities approach as a framework for examining the impact of the global economic crisis and austerity on quality of working life and work-life balance. Our paper focuses on Greece, an extreme case of a country in economic crisis, characterized by a weak institutional basis. We build on the work of Barbara Hobson and colleagues who first applied the capabilities approach to explore work-life balance capabilities. Our study contributes to the development of the theory by emphasizing the sense of entitlement concept within the capabilities approach and by proposing a modified conceptual framework that encapsulates the link between capabilities, agency, and the sense of entitlement, where the latter acts as a cognitive 'filter' that enhances or weakens an individual's perception of her/his agency to enact on her/his capabilities. Drawing on the accounts of twenty Greek professional and managerial workers, we illustrate how the crisis and austerity measures have eroded working conditions and thus the sense of entitlement, leading to the weakening of our participants' agency and capabilities to achieve quality of working life and work-life balance.*

**Keywords:** quality of working life; work-life balance; capabilities approach; agency; sense of entitlement; economic crisis; austerity; Greece

## Introduction

The severity of the impact of the recent economic crisis has varied considerably between European nations. For example, Germany, Belgium and Austria experienced minimal labour market turbulence (O'Reilly *et al.*, 2011; Eurofound, 2013a), while the UK did not experience as high a growth in unemployment as was projected (Lallement, 2011). In contrast, the European periphery (Greece, Ireland and Spain) was hit by an employment decline of more than 10% (Hurley and Storrie, 2011). In addition, national responses to the crisis also varied (Bach and Bordogna, 2013). For example, Greece, Ireland, Italy, Portugal and Spain implemented the largest austerity cuts, but France – which experienced high financial vulnerability in 2012 – vigorously resisted austerity

measures. The UK, on the other hand, committed to strict austerity measures yet escaped the financial vulnerability of the more peripheral European nations. This can be at least partially explained by the fact that nations with stronger institutional bases in terms of employment policies, employment protection, industrial relations and social protection (e.g., France and Germany) implemented labour market policies that compensated employees working fewer hours during the crisis (Gennard, 2009). This is in contrast to peripheral nations with weaker institutional bases (e.g., Greece, Cyprus, Hungary, Czech Republic and Slovakia), where the economic crisis had a significant, negative impact on employment and pay conditions (Eurofound, 2013b).

In terms of the employment experience, the economic crisis has been studied for its impact on job insecurity and work pressure (Mellahi and Wilkinson, 2008; Datta *et al.*, 2010; Chung and Van Oorschot, 2011; Russell and McGinnity, 2014; Prouska and Psychogios, 2016). Many organisations responded to the crisis by cutting labour costs, either by reducing recruitment,

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implementing pay cuts, restructuring, downsizing, or instituting layoffs (Iverson and Zatzick, 2011; Naude *et al.*, 2012). Such strategies often have a negative impact on ‘survivors’: increased working hours, work intensification, job insecurity, and stress, and decreased pay, benefits, training and development opportunities, motivation, productivity, and loyalty (Allen *et al.*, 2001; Spreitzer and Mishra, 2002; Kalimo *et al.*, 2003; Gandolfi, 2008; McDonnell and Burgess, 2013). Research has also identified the negative impact of the economic crisis on employee physical and mental health (Kim, 2003; Bakker and Demerouti, 2007; Maslach and Leiter, 2008; Bible, 2012; Kondilis *et al.*, 2013), when intense working schedules become the new standard (McCann *et al.*, 2008).

All of this has implications for workers’ quality of life and how they experience the work-life interface as a result of the economic crisis. Conflict between work and non-work activities has established itself as a predictor of reduced work effort and performance, increased absenteeism and turnover, lower levels of job satisfaction and organisational commitment, and increased stress and burnout (for a review, see Beaugard and Henry, 2009). Difficulty in combining paid work with non-work commitments can therefore yield harmful repercussions for individuals, employers, and society with respect to productivity and health costs. Studying the work-life interface within the recent context of the economic crisis, which has affected the trajectory of work-family reconciliation in terms of the direction and pace of change in welfare regimes and institutional settings (Gregory, Milner and Windebank, 2013), is therefore of significant value. The effects of the economic crisis on work-life outcomes are dependent on context (Goergen *et al.*, 2013), with some observable differences between nations. Shahidi (2015) found that where fiscal consequences of the crisis were acute, the welfare state was undermined and conditions were created for the recommodification of labour market policies. This has led to considerable disparity in how governments have responded to the crisis, particularly in terms of policies relating to the work-life interface.

Most European literature on the work-life interface has concentrated thus far on institutionally strong countries, such as the UK, France, Germany and the Netherlands (e.g., Gregory and Milner, 2008; Lewis *et al.*, 2008, 2016; Annesley and Scheele, 2011; Harkness and Evans, 2011; Fagan and Norman, 2012; Hofacker and Konig 2013). Fewer studies have focused on the European periphery (e.g., Giannikis and Mihail, 2011; Glaveli, Karassavidou and Zafiroopoulos, 2013), while the impact of the economic crisis on the work-life interface in this region is equivalently under-researched (e.g., Grau-Grau, 2013; Pasamar and Ramón, 2013; Riva, 2013). Our paper addresses this gap by drawing on data from Greece, an

extreme case of a country in economic crisis, which is characterized by a weak institutional base and turbulent economic conditions.

The aim of this paper, therefore, is to explore the experiences among a group of workers in Greece through the capabilities approach as a framework for examining the impact of the economic crisis and austerity on quality of working life and work-life balance. Our study contributes to the development of theory by emphasising the sense of entitlement concept within the capabilities approach and by proposing a modified conceptual framework that encapsulates the link between capabilities, agency, and the sense of entitlement, where the latter acts as a cognitive ‘filter’ that enhances or weakens an individual’s perception of her/his agency to enact her/his capabilities.

We now divide the paper into three sections. First, we introduce the capabilities approach as a framework for analysing well-being, quality of life and work-life balance. We then focus on the importance of the sense of entitlement within the capabilities approach as a key concept for contextualising workers’ perceptions of their capabilities. In the second section, we outline the context of the economic crisis and the impact on quality of working life and the work-life interface in Greece and set out the details of our study within this context. Finally, we discuss our findings on capabilities to achieve quality of working life and work-life balance.

## **The capabilities approach as a framework for achieving quality of life and work-life balance**

The capabilities approach is a ‘framework of thought’ rather than a specified theory, which provides an evaluative space to assess well-being and quality of life of individuals (Hobson, 2011). It is based on the work of Amartya Sen, whose original focus is on the promotion of human development through agency and an individual’s freedom to choose a life that s/he wants (Hobson *et al.*, 2011; Miles, 2013; Nambiar, 2013). It provides a framework for considering the real freedom for individuals to pursue goals that they regard as important and has reason to value in relation to their quality of life. The framework places an emphasis on understanding what is genuinely possible for an individual to pursue within context, rather than what may be possible in principle in the abstract concept of individual free choice (Fagan and Walthery, 2011).

There are several core concepts in the capabilities approach. The first is ‘functionings’, which is about what an individual is and does in order to achieve well-being and quality of life in the way that s/he regards as important. In other words, functionings are life outcomes

that an individual values and is able to achieve (Miles, 2013). Functionings can be basic, such as having shelter, healthcare, and attaining an education, or can be more complex aspects of well-being, including achieving work-life balance (Hobson, 2011). Hobson *et al.* (2011: 170) explained the following case for including work-life balance as a functioning and its connection to quality of working life:

We maintain that work-life balance can be seen as a functioning as it can affect one's health and well-being; it is viewed as something of value and, if achieved, will enhance general quality of life. Work-life balance intersects with many areas of quality of life involving the work: quality of one's job, which includes economic security, as well as the possibilities to use one's skills and experience. On the life/time side, work-life balance embraces time to care and be engaged in family life and leisure time for oneself.

It is important to note that Hobson *et al.* (2011: 171) deliberately did not specify an 'optimal' work-life balance for women and men, as:

To do so would be to undercut the basic tenet in the capabilities paradigm: to be able to choose a life one values. Rather, we are interested in the possibilities for converting resources into substantive freedoms to make choices and the constraints (institutional and societal/normative) that lead toward work-life imbalance and its consequences.

Another important concept is 'capabilities', which refers to the real (as opposed to formal) possibilities that an individual has for accomplishing what s/he values to be able to do and be (Hobson, 2011; Miles, 2013). In other words, capabilities relate to the real freedoms and opportunities that an individual has to achieve her/his chosen functionings. The third key concept in the capabilities approach is 'agency', which is taken as 'a person's ability to pursue and realize the goals that he values or has reason to value' (Miles, 2013: 1044). The framework considers the importance of agency in enabling an individual to 'choose' and achieve functionings that s/he values, including quality of working life and work-life balance. The capabilities approach recognizes that agency and choices are constrained due to not only inequalities in resources, outcomes, and preferences, but also inequalities in capabilities to realize chosen functionings (Hobson, 2011; Lewis and Giullari, 2005).

To understand inequalities in agency and capabilities, we refer to the concept of the 'capability set' that each individual has. The set comprises of three different types of 'conversion factors', which influence the extent to which an individual can convert the means and resources that are available to her/him into actual capabilities (Miles,

2013; Nambiar, 2013). Sen's original capability set, intended for development, is made up of personal/individual conversion factors (including the individual's gender, ethnicity, age, and human capital such as reading skills and intelligence), environmental conversion factors (including climate, geographic location, physical surroundings, and infrastructure), and societal conversion factors, which are factors from the society in which the individual lives (including social and legal rights and norms, public policies, gender roles, societal hierarchies, and power relations) (Miles, 2013; Sen, 1999; Robeyns, 2005; Hobson, 2011; Miles, 2013).

For our study, we draw on Hobson's (2011) modified capability set for converting individual means and resources into capabilities to achieve work-life balance in the European context. This modified set is also made up of three categories of conversion factors: individual, institutional, and society. First, the individual factors are similar to Sen's original formulation and includes the individual's gender, age, ethnicity, human capital, income, partner's resources (including income and education), and support network (of family and friends who may or may not provide childcare when both parents work). These factors are also known as 'situated agency' or 'commodities', which refer to the resources and assets that an individual has (including skills and education). Hobson (2011) adapted Sen's environmental factors, the second set of conversion factors, and renamed them 'institutional factors', which exist at two sub-levels: 'policy' (state level) and 'firm' (organizational level). The institutional factors at policy/state level comprise of rights and social rights that are expressed through state policies and regulations, such as statutory care leave policies and benefits, including maternity, paternity, and parental leave policies. At the firm/organizational level, the factors include the social quality of jobs, organizational culture, union/collective bargaining, flexibility and autonomy, and organizational policies and practices relating to work-life balance support. The third and final set of conversion factors that shape an individual's capability set are 'societal factors'. These factors relate to norms at societal and community levels about the roles of women and men as workers and carers, as well as norms expressed through public and media debates, which are sites for challenging or reinforcing social norms about gender roles in work and care.

#### *The sense of entitlement and capabilities*

In our paper, we build on the usage of the capabilities approach in the context of work-life balance by developing the concept of the sense of entitlement within the framework to illustrate how the crisis and austerity measures have eroded working conditions and thus the sense of entitlement, leading to the weakening of our

participants' agency and capabilities to achieve a high quality of working life and satisfactory work-life balance. Conceptually, the sense of entitlement has been applied as a framework for exploring how individuals form perceptions and expectations through a social comparison process, constructed on the basis of what is considered normative, socially appropriate and feasible (Lewis and Smithson, 2001; Lewis and Haas, 2005; Herman and Lewis, 2012; Chatrakul Na Ayudhya and Smithson, 2016). In relation to the capabilities approach, Hobson *et al.* (2011: 173) were the first to link the sense of entitlement to capabilities and highlighted the importance of the cognitive level of agency through this concept:

Though not explicit in Sen's capabilities framework, the sense of entitlement to make a claim itself is the

conceptual lynchpin connecting functionings and agency. We introduce this innovation into the capabilities framework, thereby acknowledging that the cognitive level of agency precedes the ability to exercise rights and strengthens the self-efficacy to make claims for work-life balance ... The agency space between rights and a sense of entitlement is especially important in analyses of work-life balance with a gender focus, as it encompasses how gendered norms in the household, workplace, community, and society may inhibit agency freedom.

In our study, we propose a case for situating the sense of entitlement concept within the capabilities perspective, which we conceptualize in the framework presented in Figure 1. We illustrate the connections between the three

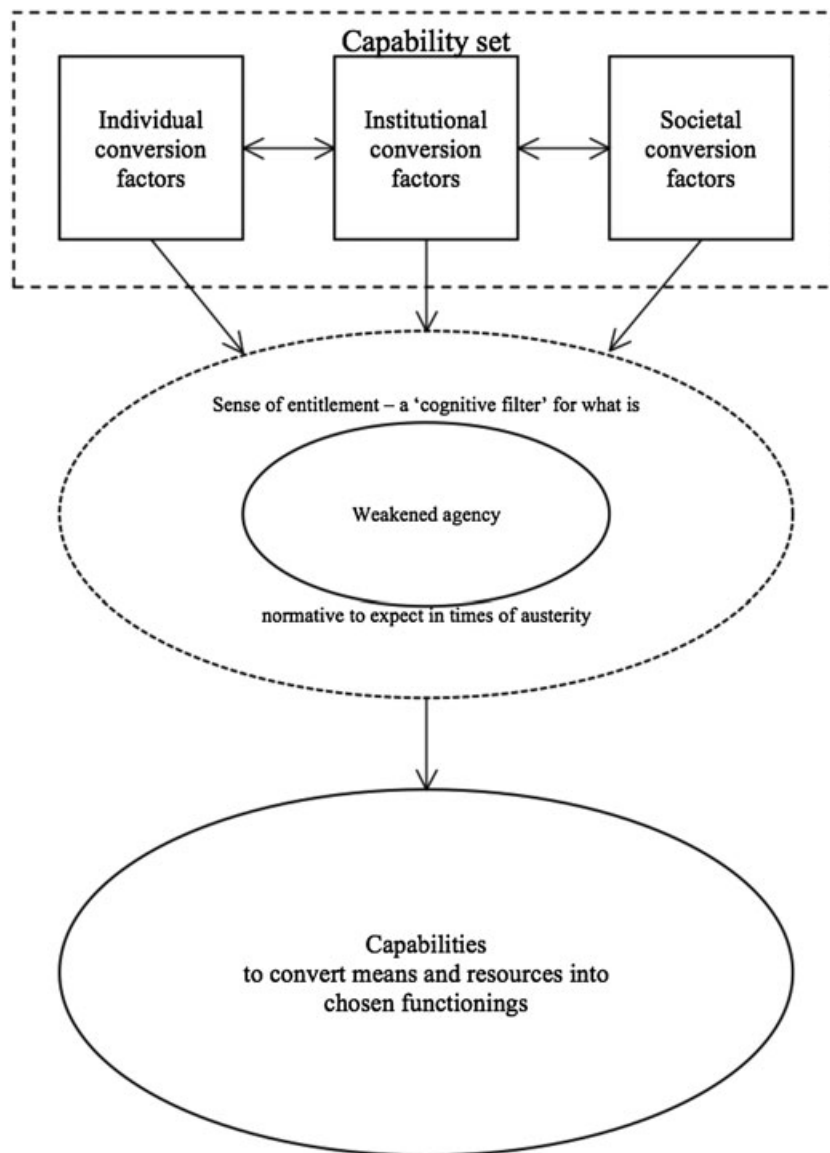


Figure 1 A modified capabilities framework (adapted from Hobson, Fahlén, and Takács, 2011)



types of conversion factors (individual, institutional, and societal) that make up an individual's capability set. Conceptually, these conversion factors influence the extent to which an individual can convert the means and resources that are available to her/him into actual capabilities to achieve the chosen functionings of quality of working life and work-life balance. Through our data, we focus on the normative element that shapes the sense of entitlement. We pay attention to workers' perceptions of what is normative to expect in relation to quality of working life and work-life balance as a result of the economic crisis and we consider how their perceptions may enhance or weaken their agency and capabilities. We conceptually distinguish agency from capabilities, where agency is positioned as a core element within an individual's capabilities to achieve her/his chosen functionings. Therefore, our proposed framework regards the sense of entitlement concept as a cognitive 'filter' that shapes a worker's sense of her/his agency to enact on her/his capabilities to achieve the kind of quality of working life and work-life balance that s/he wants and values.

### **Quality of working life in economic crisis contexts**

Scholars have studied aspects of quality of working life in a variety of crisis contexts. For example, studies have been conducted on the impact of crisis on working conditions including job insecurity and work pressure (e.g., Mellahi and Wilkinson, 2008; Datta *et al.*, 2010; Chung and Van Oorschot, 2011; Russell and McGinnity, 2014), aspects of human resource management (e.g., Prouska and Psychogios, 2016; Prouska *et al.*, 2016; Psychogios *et al.*, 2016), and employee health and wellbeing (e.g., Kim, 2003; Bakker and Demerouti, 2007; Maslach and Leiter, 2008; Bible, 2012; Kondilis *et al.*, 2013).

Some of these studies focus on comparing various dimensions of quality of working life across European countries (e.g., Chung and Van Oorschot, 2011; Gallie, 2013a; Greenan *et al.*, 2014). For example, the European Social Survey (Gallie, 2013a) explored five issues in relation to quality of work: opportunities for training, job control, work intensity, job security and work-family conflict across Anglo-Saxon, Nordic, Continental West European, Southern, and East European countries. Key findings of this research include a rise in work intensity and work stress across all EU countries in the sample since the 2008 crisis. Work intensification and stress were found mostly in organizations that had struggled financially during the crisis period, forcing them to implement staff reductions. A sharp rise in job insecurity was observed in Anglo-Saxon countries (e.g., Ireland and the UK), Southern European nations (e.g., Greece, Portugal and

Spain), and East European countries (e.g., the Czech Republic, Estonia, Hungary, Poland, Slovenia and Slovakia). In terms of the impact of the crisis on the work-life interface, the European Social Survey found that reduced working hours had, to some extent, alleviated work-life conflict. However, work intensity, job insecurity, and financial strain exacerbated work-life conflict in almost all EU countries participating in the survey. Similarly, OECD (2016) data suggest that job quality in many European countries has progressively deteriorated during the deep and prolonged economic crisis, negatively affecting job security and the quality of the working environment (e.g., Estonia, Hungary, Italy, Poland, Portugal, Slovakia and Spain).

Other research focuses on the impact of the crisis on aspects of quality of working life in specific European countries, such as Greece (e.g., Giannikis and Mihail, 2011; Glaveli *et al.*, 2013; Kondilis *et al.*, 2013; Prouska and Psychogios, 2016), Ireland (e.g., Russell and McGinnity, 2014), and Spain (e.g., Gili *et al.*, 2013). In the above literature, Greece has attracted a great deal of attention because of the severe impact of the crisis and consequent austerity measures. However, there are still many gaps to our understanding of how workers experience the impact of the crisis on the work-life dimension of quality of working life within such a turbulent context. The next section contextualizes the work-life experiences of workers in Greece and further builds our argument for the importance of this research.

### **Contextualising the work-life experiences of workers in Greece in times of economic crisis and austerity**

Several EU states have been in danger of bankruptcy as a result of the economic crisis, and this has particularly been the case for Greece (Altvater, 2012). Since 2008, Greece has received substantial media attention due to its status as the first EU country to experience the impact of the crisis to this grave extent. The country has remained on the verge of collapse since 2009. Gross public debt stood at 185% of GDP in 2016, GDP growth at -0.7%, inflation at 0.5%, and unemployment at 24% (European Commission, 2016). Since the beginning of the crisis, there has been great concern over the possibility of a Greek exit from the Eurozone, and much debate over the potential benefits and drawbacks of this event (Knight, 2013). Views have been polarized, ranging from the belief that an exit from the Eurozone and a return to the national currency, the Drachma, represents the best way out of the crisis, to fears for the safety of bank deposits, mortgages, loans, pensions and salaries if Greece were to leave the Eurozone (Allen and Ngai, 2012; Lucarelli, 2012; Rogers and Vasilopoulou, 2012). Several waves of austerity

measures have been imposed to date. Two thousand public sector employees were suspended in late 2012, and thousands more were dismissed in 2013 (Karanikolos *et al.*, 2013). In addition to the numerous layoffs in the public sector, there have been significant cuts in the national health system. New taxes on goods and services and heavy taxation on real estate have been introduced, and most tax exemptions have been eliminated. Furthermore, wage cuts and 'green' fees for private consumption have been implemented, and electricity tariffs have also increased in an effort to collect tax revenues through electricity bills rather than through the tax office (Kitsantonis, 2013).

In terms of the work-life interface, flexible work options and adjustments to work hours have traditionally been less widespread in Greece and other institutionally weak European nations than in other, institutionally stronger European countries (Fagan and Walthery, 2011; Giannikis and Mihail, 2011). However, the recent economic crisis and resulting austerity measures are proving to be an additional challenge to achieving European Union objectives on the reconciliation of work and family life. Using 2010 data, McGinnity and Russell (2015) calculate that with the exception of European nations in transition, the Southern European grouping of Greece, Spain and Portugal scores lowest on satisfaction with work-family balance and highest on working hours for both men and women among all European countries. Perceived job pressure or work intensity is second only to that in the UK and Ireland, strong institutional nations with much higher scores on job control and work-family satisfaction, and autonomy over the scheduling of work is the lowest of all the country groups.

Since 2012, the policy framework in Greece has shifted away from universal benefits designed to assist women in balancing work and family life (through maternity leave, childcare leave, and early pensions), and toward means-tested benefits targeting those most at risk of poverty (Eurofound, 2015). Due to widespread job insecurity, existing provisions are not always taken up; workers who fear unemployment are unlikely to risk being perceived as less committed by requesting needed accommodations such as parental leave or flexible work hours (Lewis and Smithson, 2001; Beauregard, 2011). Those who do try to access provisions are not always successful. In 2012 and 2013, the Greek Citizen Ombudsman expressed concerns over complaints regarding employers not agreeing to employ mothers in their previous post when returning from maternity leave, and expressed a general concern over the negative impact of the financial crisis on women during pregnancy and maternity (Kazassi and Karamesini, 2014).

Given the hardships that the Greek population is experiencing, it is important to understand the impact of the crisis on the work-life interface. As is evident by the

recorded increased levels of unemployment, job insecurity, income reduction, poverty, and mental health issues, the socioeconomic life of Greece has been more greatly affected by the crisis than that of any other European country (Ifanti *et al.*, 2013). Taking into account the notion of agency and capabilities inequalities that affect individuals' real freedom to achieve chosen functionings, such as well-being and quality of life, it is not surprising that research on the impact of the economic crisis in Greece tends to focus on the most vulnerable citizens. Recent studies have, for example, explored how the crisis creates greater inequalities and increases poverty (Karanikolos *et al.*, 2013; Matsaganis and Leventi, 2013; Kentikelenis *et al.*, 2014; Vlachadis *et al.*, 2014).

The impact of the economic crisis on other workers has been neglected, however, particularly with regard to the impact on experiences of the work-life interface. For example, what is the impact of the economic crisis on professional and managerial workers' sense of entitlement, agency and capabilities to achieve quality of working life and work-life balance? The modified capabilities framework we presented in the section above (Figure 1) helps us explore individual, institutional and societal conversion factors unique to the Greek context and which influence the extent to which an individual can convert the means and resources that are available to her/him into actual capabilities. It can also help us explore how sense of entitlement can act as a cognitive filter through which perceptions of one's agency may be undermined, resulting in a capabilities gap between an individual's means and resources and her/his capabilities to realize her/his chosen functionings of quality of working life, work-life balance, and career progression. Our research took place amid great social and political unrest and upheaval in Greece, enabling us to gain insight into our participants' perceptions during this extremely turbulent point of Modern Greek history. The empirical setting allows us to explore the lived realities of twenty highly-skilled professionals and managerial workers in Greece.

## Research methods

Research on the work-life interface has traditionally been conducted using a positivist approach: work-life balance is an objective "truth" to be discovered. However, similar to other qualitative studies on the work-life interface (e.g., Khokher and Beauregard, 2014; Basile and Beauregard, 2016), we wished to explore workers' subjective perceptions of how their experience of this interface is impacted by external factors. Believing that meaning is imposed on the world by individuals, our ontological position is subjectivist. Our epistemological position is therefore interpretivist; we seek to understand Greek

professionals' experiences by examining their interpretation of those experiences. Taking an interpretivist approach enables us to understand human actions, motives, feelings, and experiences from the perspective of organizational members rather than that of the researcher (Bryman and Bell, 2003). We used an exploratory qualitative research design and collected data through semi-structured interviews. This type of interview allowed us to collect data flexibly, capture original points made by the participants, and probe for more information and clarification (Wengraf, 2001). This design was appropriate for two reasons: first, because we were seeking the participants' subjective accounts of the impact of the Greek economic crisis on quality of working life and work-life balance and, second, because there has been no published research investigating Greek highly-skilled professionals since the intensification of the Greek crisis from 2010 onwards.

Twenty interviews were conducted with professional and managerial workers working in four different types of private and public sector occupations: doctors and teachers in the public sector, and lawyers and senior managers in the private sector. A combination of purposive and chain-referral sampling was employed (Heckathorn, 2011; Ritchie *et al.*, 2003). We selected four initial participants, each of whom worked in one of the four occupations of interest. These four initial participants recruited an additional wave of participants, who then recruited another wave, and so on. The first four participants were recruited using the personal and professional networks of one of the researchers, and contacted via email with an invitation to participate in the research. Upon completion of the interviews, participants were asked if they could refer a colleague to the research project, or an acquaintance who worked in one of the four occupations of interest. This process was repeated until data saturation was reached, that is, evidence became repetitive (Baker and Edwards, 2012).

Our sampling techniques have advantages and limitations. Purposive sampling allows researchers to use their personal judgment to choose participants who are suited to achieve the research objectives of a small, exploratory study, and is both cost-effective and time-effective. The chain-referral process allows researchers access to samples that may be difficult to reach using other sampling techniques, and is also a cost-efficient way of locating and recruiting participants. However, purposive sampling is vulnerable to errors in researchers' judgment, and both purposive and chain-referral sampling have the potential for sampling bias; because the researchers choose the initial participants, and participants then tend to nominate people they know well, it is possible that the sample will share characteristics to a greater degree than would be found in a random sample of the target population. As such, a sample generated from purposive

and chain-referral methods cannot claim to be representative, or generalizable.

Participants were living and working in one of the core Greek economic centers: Athens, Thessaloniki and Crete. We focused on large cities because the economic crisis has had a significant impact in these areas, while peripheral centers in Greece do not attract as many highly skilled professionals. Table 1 describes our sample. The majority of participants were women (65%). Thirty per cent were aged 40–49, 25% were aged 20–29, 20% were aged 30–39, another 20% were aged 50–59, and 5% were 60 and 69 years of age.

The interviews were conducted in Greek in order to capture greater nuance in meaning and ensure research participants felt at ease by speaking in their first language. The interview questions were written in English, translated into Greek, piloted, reviewed and revised and then used in the main stage of data collection. Questions first assessed participants' demographic (e.g., gender, age, parental status) and work-related characteristics (e.g., occupation, years employed in current position). Participants were then asked to give their own interpretations of quality of life before responding to specific questions about job characteristics, psychological aspects of the employee-organization relationship, and the work-life interface. These areas were based on the European Foundation's (2005) approach to understanding quality of life. Participants were asked to compare these factors in terms of if and how they have changed since the 2010 Greek economic crisis. Interviews lasted approximately 60–90 minutes each, and were recorded, transcribed verbatim, and translated into English. Three bilingual (Greek-English) researchers checked the final translation of the interviews for accuracy and consistency.

Our data analysis was informed by thematic analysis (Braun and Clarke, 2006), where all three authors followed the iterative process of initial coding (which was done independently of one another) and then collectively searching, reviewing, and defining themes before presenting the final findings in the section below. Table 2 presents the key themes and associated open codes derived during the data analysis process.

**Table 1** Description of participants (sector, occupation, gender, age)

<i>Public Sector</i>		<i>Private Sector</i>	
<i>Doctor 1</i>	<i>Teacher 1</i>	<i>Lawyer 1</i>	<i>Senior manager 1</i>
Male, 40–49	Male, 40–49	Female, 20–29	Male, 50–59
<i>Doctor 2</i>	<i>Teacher 2</i>	<i>Lawyer 2</i>	<i>Senior manager 2</i>
Female, 20–29	Female, 30–39	Female, 30–39	Female, 40–49
<i>Doctor 3</i>	<i>Teacher 3</i>	<i>Lawyer 3</i>	<i>Senior manager 3</i>
Male, 30–39	Female, 50–59	Female, 30–39	Female, 40–49
<i>Doctor 4</i>	<i>Teacher 4</i>	<i>Lawyer 4</i>	<i>Senior manager 4</i>
Female, 40–49	Female, 20–29	Female, 20–29	Male, 40–49
<i>Doctor 5</i>	<i>Teacher 5</i>	<i>Lawyer 5</i>	<i>Senior manager 5</i>
Male, 60–69	Female, 50–59	Female, 20–29	Male, 50–59

**Table 2** Key themes and associated open codes derived during the data analysis process

Core themes	Open codes
1. Deterioration of working conditions	“doing more with less”, “loss of autonomy”, “increased stress, anxiety and uncertainty”, “unhealthy working conditions”, “lack of career development”, “lack of career progression”, “work intensification”, “impact on pay/rewards”, “lack of resources”
2. Lowered expectations for Quality of Working Life	“professional ambitions”, “professional status”, “long-term career plans”, “work resources”, “professional development”, “career progression”, “health risks”, “work relationships”
3. Lowered expectations for Work Life Balance	“changes in personal life”, “limiting personal needs/lifestyle”, “maternity leave”, “flexible work hours”, “family relationships”, “time for personal life”, “quality of personal life”, “long-term life plans”

Our analysis was guided by the key concepts of the capabilities approach, where we identified the quality of working life and work-life balance as two core functionings that are of value to our participants. In terms of their capability set, we argue that our participants have comparatively better commodities or situated agency than most people in the general population. As professional and managerial workers, they have invested in their human capital in terms of their skills and knowledge and they also enjoy relatively high socioeconomic status and income. Given this context of better commodities, our study explores one research question: How has the Greek crisis and austerity measures eroded working conditions and thus the sense of entitlement, leading to the weakening of our participants’ agency and capabilities to achieve a high quality of working life and satisfactory work-life balance? Our study does not aim to explain, but rather to explore how the proposed theoretical framework’s core concepts of capabilities, agency, and the sense of entitlement link together to help us understand how workers’ quality of working life is impacted by economic crisis and austerity.

## Findings

Drawing on the capabilities approach combined with the sense of entitlement concept, our analysis revealed commonalities in the accounts of the lived realities of the professional and managerial workers across the four occupation groups. The accounts indicate an overall diminished sense of entitlement to convert capabilities into achieving the chosen functionings of quality of working life and work-life balance. We focus two key findings

related to the low sense of entitlement found among our participants. The first relates to how the participants’ sense of entitlement was shaped and subsequently lowered by changes in working conditions in times of crisis and austerity. The second finding illustrates the weakening of participants’ agency and capabilities to achieve quality of working life and work-life balance as an outcome of reduced sense of entitlement.

### *Deterioration and degradation: The new normal*

Our analysis showed how the crisis had created a new normative climate of declining working conditions on a number of dimensions, which were reported by all participants.

Working conditions have deteriorated at the courts and at the public organisations I visit. Many organisations have told me to bring my own paper and to make my own photocopies. For example, because our lawsuits may require 10 or 20 copies, the secretary tells us to bring our own paper and to make our own photocopies. (Lawyer 3, female, 30–39).

All our participants spoke about the theme of ‘doing more with less’. In all cases, the accounts related to the reduction of financial, human, and technical resources in the organisations they worked for, as well as external organisations that they engaged with, including their clients.

Our responsibilities have increased too much for the simple reason that as time goes by the staff constantly becomes fewer and fewer, whether these be doctors or workers in other specialties. For example, technicians in the laboratories and nurses. Anyone who leaves cannot be replaced due to financial reasons now. No new positions are advertised and we, trainees must fulfil the responsibilities of those who leave, so the interns are ‘cheap’ labour because they are the lowest tier of doctors so, mainly for financial reasons, we cover the gaps. (Doctor 2, female, 20–29).

In some professions, austerity measures and ‘doing more with less’ had resulted in workplace health and safety issues. Teachers were concerned about the lack of fuel for heating classrooms during the winter months. Physicians spoke of health and safety issues arising from their employer’s efforts to purchase the most inexpensive tools and equipment available, which they perceived as being inadequate to perform their jobs.

we no longer have sufficient equipment and this exposes us to danger ... We don’t have gloves, gauze, liquid antiseptics. (Doctor 4, female, 40–40).

Nearly all the participants in our study made mention of experiencing a profound sense of uncertainty, often



accompanied by anxiety. Managers reported that their employees requested more time off work to cope with either their own or their family members' health problems, and that clients increasingly complained of both financial difficulties and physical health issues. Teachers spoke of how their pupils' health was negatively affected by their parents' growing inability to afford nutritious food and health care for their families.

I have a lot of anxiety. For everything! Both regarding the measures that are taken which adversely affect the interests of my work, and generally what happens in Greece. (Doctor 1, male, 40–49).

Against this backdrop of decreasing mental and physical health among Greek professionals and their clients was the perception among many workers that their access to medical care had been reduced. Managers spoke of major changes to workplace health insurance schemes involving higher payments and uncertain schedules for reimbursement, and one participant drew upon her personal experience of using private insurance to cover the costs incurred by giving birth in order to avoid the uncertainty associated with publicly funded coverage:

I am not happy with the Insurance Fund provided for lawyers and I seldom use it either for doctors or for medicine because I have been told by other colleagues that you get the money back in three or four years and it is still uncertain you will get it back. For example, when I had my baby, I had some (private) insurance and I used that instead of using my social security. (Lawyer 3, female, 30–39).

One of the most significant dimensions in the declining working conditions experienced by our participants was the deterioration of their professional status, due to wage reduction and rising costs, and the increasing loss of meaning in their work. We draw on some powerful quotes here to illustrate the importance of this dimension, based on the argument that once work has lost its meaning in an occupation where status and meaning matter, this could lead to the individual experiencing worsening quality of working life.

although legal fees we have to pay for our cases have increased, we haven't increased our own fees in comparison to what we were asking for before the crisis. People think that we have increased our fees at a time where everyone is reducing prices. So we can never win, the quality of our professional life is reduced and people think that we are well paid. (Lawyer 1, female, 20–29).

Certainly there are those who respect me because they suffer and want my help, but generally I would say that

my profession has undergone great degradation ... Patients fear that because I do not get paid as I used to, I will not do my job properly and so they and their relatives treat me with suspicion ... A plumber now gets much more than a doctor ... I think the job has lost its meaning, and I personally do not have any interest to work anymore. (Doctor 1, male, 40–49).

In the current context of economic crisis and austerity, many of the participants in our study have had to reassess their expectations of work. As they lower their expectations, their capabilities to achieve the functioning of decent quality of working life are negatively affected. The lawyer quoted below unpacks the complex notion of quality of working life by linking it to efficiency and reward, suggesting that she no longer enjoys agency to exercise the functioning of good quality of working life.

Quality of working life has to do with many parameters. In my profession, by its nature we work with many public organisations, so I am in everyday contact with these organisations, so the truth is that I don't enjoy great quality of working life because of this. I can indeed perform my duties, but I spend a lot of time dealing with bureaucracy and a task that should normally last 10 minutes usually takes me an hour. So I would say that quality of working life in my profession is linked with state organisation, which at this point in time, and especially since the crisis, is non-existent. Also, someone who works hard should also be rewarded accordingly, and this is not happening today ... No, I can't say that there is recognition for my efforts and I am not particularly happy about this. (Lawyer 3, female, 30–39).

Given that individuals form perceptions and expectations through a social comparison process, constructed on the basis of what is considered normative, it is unsurprising that our participants' accounts indicated a low sense of entitlement in relation to their quality of working life. We explore this reduced sense of agency in the next section.

#### *Weakened agency and capabilities*

Hobson *et al.* (2011) explained that in order to understand capabilities within the context of work-life balance as a key functioning, it is important to examine the cognitive aspect of agency in the framework. In relation to work-life balance, this includes looking at the extent to which one has the agency freedom to 'make choices that lead towards a better quality of life, reflecting greater control over one's time, less daily stress and overwork, and a greater sense of security and well-being' (Hobson *et al.*, 2011: 174). We demonstrated above how the participants' worsening working conditions lowered the sense of entitlement of what is deemed normative and feasible to

expect in relation to having control over working time, stress, workload, and overall quality of working life and well-being.

Here, we discuss how professional and managerial workers' reduced sense of entitlement negatively affects their perceived agency and capabilities and we consider the consequences of this. The participants reported increased work-life conflict, mainly as a result of negative spillover of strain from the work domain into personal and family life:

the workplace gives me more problems and responsibilities, so the time to deal with my own personal problems is greatly reduced. (The overall quality of my personal life) has changed for the worse ... These two things are interconnected. The professional life affects the personal and vice versa. (Manager 1, male, 50–59).

Salary reduction was identified as a key reason for the reduced quality of personal life reported by all our participants, as illustrated by this quote from a divorced father:

The general quality of my life has changed very much. I cannot have the same life I had before. It is not just that I cannot go shopping or travel. Just think that I cannot see my children every weekend and this is because of the crisis and the lower salary that I get. (Doctor 1, male, 40–49).

Interestingly, many participants responded to rising work-life conflict by resorting to a position of individualism. The next two quotes reflect the tendency to adopt narratives of increasing personal responsibility, despite knowing that wider national and global institutional forces caused the tensions that they were experiencing in the work-life interface:

I try to keep a cool head about the changes that occur in my personal life. I think I should encourage my husband and my children who are both unemployed and are in panic. I say to have our health above all, and everything else we can resolve. (Teacher 3, female, 50–59).

I try to be calmer with the changes that occur constantly in my life. Aside from my professional life, there is my personal life, my family, which needs my support and to give them a positive energy, especially to my husband because my children are still young. (Doctor 4, female, 40–49).

We argued earlier that our participants have comparatively better commodities or situated agency than many other groups of workers, given their high levels of human capital. Many have invested time and money into

gaining their qualifications in order to enter their chosen professions. Yet our findings suggest that their perceptions of their agency and capabilities to achieve career progression have been undermined by the deteriorating working conditions that have become the new norm for them. In the interviews, the participants were asked about their career ambitions and scope for progression within the context of economic crisis and austerity. A few responded that the opportunities and possibilities still existed within these difficult conditions and that success required increased individualism:

I think there are these possibilities (for promotion and progression), but one must work very hard. I think that, in the end, hard work is rewarded ... Apart from the insecurity, I would say that the professional quality of my life in general has not changed. (Lawyer 5, female, 20–29).

This particular line of response to weakened agency was surprising and interesting, as the majority of the participants were less optimistic about their perceived capabilities to achieve better career progression within the current context. The next quote illustrates how low sense of entitlement created a gap between the participant's chosen functioning (her goal to achieve her career ambition) and her perception of what is possible to achieve in reality:

Lawyers cannot develop professionally. The market is in recession anyway, so due to the nature of the profession and the state of the market, there are no promotional opportunities. My ambitions have not changed but they have been postponed. For example, what I was thinking of doing in the next two years has been postponed. I am thinking 'no, I shouldn't do this now' and so you think of doing it instead in five years' time. (Lawyer 1, female, 20–29).

Alarming, more than half of the participants spoke about leaving Greece as a response to their diminished agency and capabilities to achieve the kind of quality of working life and work-life balance that they value.

While before the crisis there was a possibility that my ambitions become a reality, this possibility no longer exists now ... I want to convince my husband and take my kids and go somewhere away from Greece, where we could live decently. Greece casts us out and leads us to offer high quality services elsewhere. (Doctor 4, female, 40–49).

On this issue, we found that life course phase was particularly important in shaping participants' perceptions of whether this was a real option to achieve better quality of life overall. Those who were in early and mid-career and had young families were likely to consider this drastic alternative to exercise their agency and capabilities.

However, those who were in the later stages of their career did not perceive the option of leaving Greece as feasible for themselves, but rather for their older children and for the younger generations.

I'm old now for me to leave, but my two children are thinking about it, because they see that there is no future here ... If I was younger and if I knew well a foreign language, then I will seriously consider leaving. (Teacher 3, female, 50–59).

If I was a young one who was finishing his specialisation, then the most probable thing would be that I would leave Greece, because young people here do not have chances of advancement anymore. (Doctor 5, male, 60–69).

As the quotes above have shown, the sense of entitlement to have real freedom to achieve quality of life in ways that are valued in Greece was largely weakened by the economic crisis and austerity. Two of the participants ended their interviews on notes of hope and despair, which captured the feeling conveyed by the accounts we obtained from all the professional and managerial workers we spoke to:

I would like to make a wish. I hope there will be hope for a better tomorrow, especially for young people. (Teacher 3, female, 50–59).

The final thing I would say is that if there is currently some plan to improve the situation, then we must be patient and fight. But unfortunately there is no plan, nor hope of improving the situation. (Doctor 1, male, 40–49).

## Discussion and conclusion

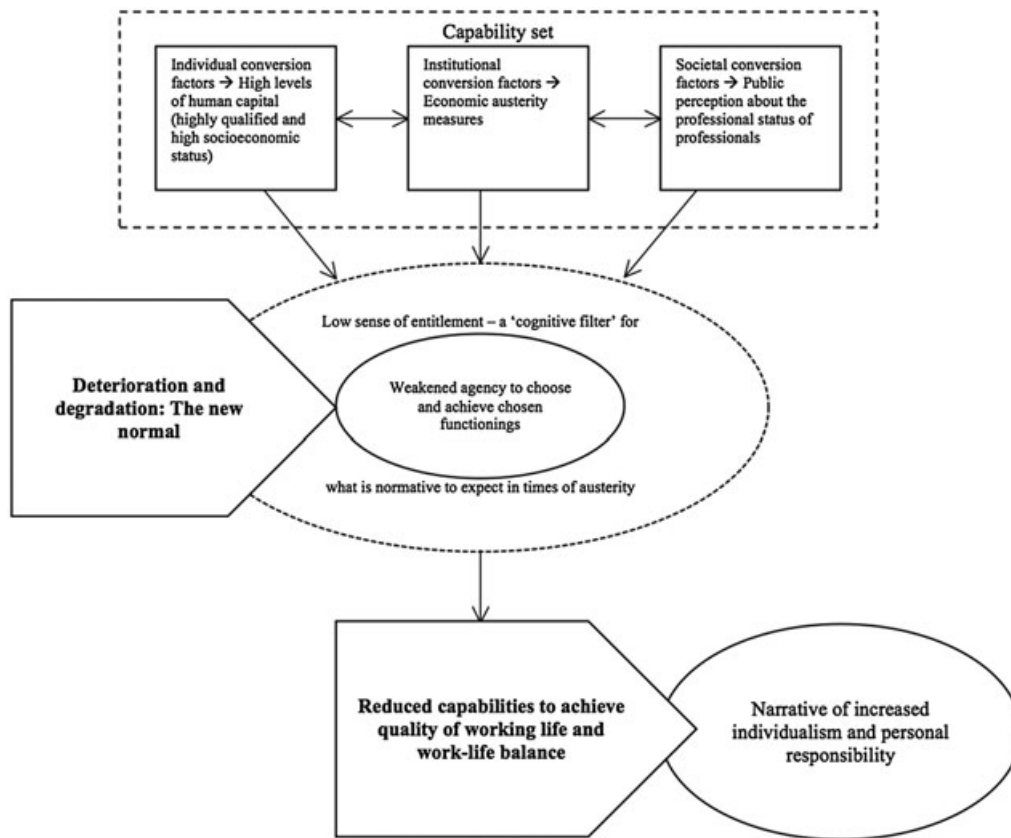
This paper has examined the experiences of professional and managerial workers in Greece through a capabilities approach. Our work draws on the capabilities approach that was originally proposed and developed by Sen in the field of development economics. However, we do not claim to speak directly to the development literature. Rather, our study adds to Hobson *et al.*'s (2011) interpretation of Sen's capabilities approach when applied to work-life balance as a functioning. As we explained in the Introduction, we extend Hobson *et al.*'s application of the capabilities approach to examine work-life balance by building on the linkage they originally made between capabilities and the sense of entitlement.

In this paper, we highlighted two key findings from the data. First, we have illustrated how the sense of entitlement was lowered by 'the new normal' of worsening working conditions brought about by austerity

measures in response to economic crisis in Greece. We have shown that although the professional and managerial workers in our study have favourable individual conversion factors, particularly in terms of human capital (highly educated and qualified, with professional status), these were overridden by the institutional forces that constrained the sense of entitlement of what is now normative to expect professionally. The participants also provided accounts of how they have personally experienced the deterioration of the professional status within the crisis context, which related to their perception of how patients, clients, and the general public regard them in society. This indicates that the new normative climate of declining working conditions is also shaped by societal conversion factors, which relate to public perceptions, norms, and discourses.

In our second main finding, we showed how low sense of entitlement acted as a cognitive filter through which perceptions of one's agency has been undermined, which has resulted in a capabilities gap between an individual's means and resources and her/his capabilities to realize her/his chosen functionings of quality of working life, work-life balance, and career progression. We found that many participants responded to increased work-life conflict and lack of career progression prospects by adopting a narrative of increasing individualism and personal responsibility, even to the extent that many considered leaving Greece for better employment conditions and opportunities, quality of working life, and work-life balance.

Drobnič and Guillén Rodríguez (2011) argue that the capabilities framework should be context-specific; a capability set for a satisfactory work-life balance depends on both individual and institutional and societal resources, which must be taken into account in order to understand how job quality impacts tensions between work and personal life. In this paper, we sought to demonstrate how the broader context of the economic crisis needs to be taken into account in order to understand which conversion factors can be translated into agency and capabilities, and which factors can take agency and capabilities away from individuals. In light of our findings, we have revised the proposed capabilities framework presented earlier in the paper to reflect how our participants' accounts of their experiences of the economic crisis and austerity has led to reduced capabilities to achieve quality of working life and work-life balance. Figure 2 illustrates the connections between a professional/managerial worker's conversion factors, her/his agency as filtered by her/his sense of entitlement, and the impact on her/his capabilities to enact her/his chosen functionings of quality of working life and work-life balance. Our revised framework demonstrates that Greek professionals and managers lack capabilities to achieve a satisfactory work-life balance because of the



**Figure 2** Low sense of entitlement and the capabilities gap to achieve quality of working life and work-life balance

constraints of their work environments precipitated by the economic crisis and resulting austerity measures. Heavier workloads, inadequate resources and tools with which to complete work tasks, financial pressures, reduced access to health care, decreased mental and physical health, and the deterioration of professional status and consequent loss of meaning in work represent new norms in working conditions. These diminish workers' expectations and decrease their sense of entitlement to quality of working life and a satisfactory work-life balance.

Our paper has contributed to the development of the capabilities framework by offering a revised framework that links conversion factors, agency, sense of entitlement, and capabilities within the context of economic crisis and austerity. In particular, our framework emphasizes the importance of the sense of entitlement concept in contextualizing how agency is subjectively experienced. Specifically, we argued that the changing working conditions created new normative expectations that reduced professional and managerial workers' sense of entitlement to pursue desired quality of working life and work-life balance. We illustrated how the economic crisis has increased the stress, anxiety and uncertainty experienced by the professionals and managers and has led to deteriorating working conditions, characterized by work intensification and further uncertainty because of

the constant threat of redundancies and layoffs. This uncertainty placed pressure on work and family relationships and resulted in a 'here-and-now' orientation in which career development, aspirations and plans cannot be materialized, thereby reducing individuals' sense of entitlement and cognitive level of agency. Our participants were demoralized and strongly felt a lack of appreciation and control, meaninglessness and hopelessness, all of which impact on their professional identity and their capabilities to achieve their chosen functioning of quality of working life. Austerity made their careers seem irrelevant in the economic climate. It also made the time and financial investments made by these individuals to qualify for professional practice seem meaningless. Most worryingly, the professionals talked about they could no longer be 'professionals' and effectively perform their roles with such lack of resources and in an environment where constant strikes and unrest affect their everyday work and performance. As a result, many spoke about plans to leave Greece in order to regain their agency and capabilities to achieve decent quality of working life and work-life balance, with wider implications for Greece as a society and as a country.

Our research raises issues around the impact of the crisis and austerity measures on professional ethos, professional identity and public service provision and



the implications for the delivery of professional services (for example, Banks, 2009; Colley, 2012). For example, previous work by Stuckler and McKee (2011) on Greece found that the economic crisis and the budget cuts on the National Health Service had severe consequences with huge cuts to hospital budgets and shortages in medicines and supplies. Our study found that, since the Greek crisis began, professionals have experienced salary cuts, an increase in working hours, unpaid overtime hours and pressure to work with limited resources. They have also experienced a sense of insufficient recognition and appreciation and this has affected their morale. Recognition in particular has been studied as a mechanism for improving service quality in the public sector (Kopelman *et al.*, 2011) and its lack in the Greek case study poses questions about how public service quality can be delivered in this financial crisis and austerity environment. In addition, our findings challenge current theories of public service which discuss how individuals are motivated by a professional ethos to make a positive contribution to society by working for the public good rather than being guided by financial reward (e.g., Foster and Wilding, 2000; Plant, 2003; Rayner *et al.*, 2012). A turbulent economic environment imposing great austerity, particularly on public service budgets, may alter this ethos and the way public services are delivered (Stuckler and McKee, 2011; Colley, 2012). Our research presented new data gathered from the Greek context, collected within this very interesting time period and from specific industries/professions. It adds to current literature discussing job quality as a contextual phenomenon (Findlay *et al.*, 2013). Specifically, our findings are in accordance with literature discussing how poor work quality decreases job satisfaction, productivity, commitment, morale, health and well-being and overall happiness levels (Findlay *et al.*, 2013; Gallie, 2013b; Loughlin and Murray, 2013; Okay-Somerville and Scholarios, 2013). Our findings are also in accordance with literature about the economic crisis and its impact on job quality, such as the link with job insecurity (Sennett 1998) and loss of ability to plan for the future (Nowotny, 1994; Daly, 1996; Brannen and Nilsen, 2002). Most importantly, our research presented how agency and capabilities were undermined when professional status and working environment were compromised and posed questions about the impact on people and societies.

Given the limitations of our sample, we suggest that future research examine the individual, institutional and societal conversion factors in economic crisis contexts and further explore how the capability set can create a low sense of entitlement and weakened agency to choose and achieve chosen functionings. Our sample included only highly-skilled professionals from one particular economic context. Further exploratory research can investigate other segments of the labour

force, as well as compare working populations between different institutional contexts. Larger samples, including samples collected in comparative institutional contexts, would provide us with a better understanding of how the economic context affects individual workers' sense of entitlement, agency and capabilities to achieve a high quality of working life and satisfactory work-life balance.

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