University of Kent & University of Lille

From rich to poor, contesting totalizing precarity in the domestic and care sector and the banking sector

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Des riches aux pauvres : contester la précarité totalisante dans le secteur domestique et des soins ainsi que dans le secteur bancaire

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i. Abstract

EN

This dissertation explores precarity as a central concept for understanding contemporary labor and social conditions in late capitalism, focusing on Spain's domestic and care sector and banking sector. It examines how the contemporary political economy has generated expanding and more intense, yet differing experiences of precarity across these sectors and explores how each social group, subjected to different productive requirements navigates and contests precarity. This research has aimed to empirically gather the experiences of precaritized workers and highlights how workers are forced to bear overwhelming personal responsibilities (desperate responsibility) in the face of politically generated socio-economic vulnerability. The thesis contrasts the conditions of domestic and care workers, marked by low wages, job instability, and fragmented employment, with the more regulated and stable employment yet precarious experiences in banking, where workers face corporate strategies aimed at maximizing profit through labor cost reduction, automation, and restructuring. Through a combination of critical theory and empirical research through life histories, this study draws on Marxist analysis to shed light on the material and subjective experiences of precarity. This research contributes to broader discussions on capitalism's contradictions, labor, and social reproduction, exploring whether these precarious conditions offer space for emancipatory action. The research highlights that while precarity affects all workers, it is most acute in marginalized sectors like domestic and care work, where workers are undervalued despite being essential. In addressing political agency, this research finds that while care workers often rely on informal networks and collective coping strategies – sometimes oriented toward challenging systemic capitalist imperatives – bank workers tend to respond through individual withdrawal, resignation, or psychological self-management. This contrast highlights the uneven capacities for resistance and subversion embedded within different modalities of precarity in different areas of social stratification. In addressing the relation between these two groups, this research further reveals how precarious conditions in low-wage sectors underpin exploitation in more concentrated labor markets, producing a hierarchical structure of precarity that is both politically and economically sustained for the ongoing reproduction of capitalist social relations.

FR

Cette thèse explore la précarité comme concept central pour comprendre les conditions du travail et les réalités sociales contemporaines dans le capitalisme tardif, en se concentrant sur le secteur du travail domestique et du soin ainsi que sur le secteur bancaire en Espagne. Elle examine comment l'économie politique contemporaine a généré des expériences de précarité à la fois plus étendues, plus intenses et différenciées selon les secteurs, et analyse comment chaque groupe social, soumis à des exigences productives spécifiques, navigue et conteste la précarité. Cette recherche vise à recueillir empiriquement les expériences des travailleurs précarisés et met en lumière la manière dont ceux-ci sont contraints d'assumer des responsabilités personnelles écrasantes (« responsabilité désespérée ») face à une vulnérabilité socio-économique politiquement produite. La thèse met en contraste les conditions des travailleuses du secteur domestique et du care – marquées par des bas salaires, une instabilité de l'emploi et une fragmentation des relations de travail – avec celles plus régulées et stables du secteur bancaire, où les salarié·es font néanmoins l'expérience de la précarité à travers des stratégies patronales visant la réduction des coûts, l'automatisation et la restructuration. À partir d'une combinaison de théorie critique et de recherche empirique fondée sur les histoires de vie, ce travail mobilise une analyse marxiste pour éclairer les dimensions matérielles et subjectives de la précarité. Il contribue ainsi aux débats sur les contradictions du capitalisme, le travail et la reproduction sociale, en explorant si ces conditions précaires laissent place à une action émancipatrice. La recherche souligne que, bien que la précarité touche l'ensemble des travailleurs, elle se manifeste de façon particulièrement aiguë dans les secteurs marginalisés comme le travail domestique et du care, où les travailleuses sont dévalorisées malgré leur rôle essentiel. En ce qui concerne l'agence politique, cette recherche constate que les travailleuses du care s'appuient souvent sur des réseaux informels et des stratégies collectives d'adaptation – parfois orientées vers une contestation des impératifs capitalistes systémiques – tandis que les salarié·es de la banque tendent à répondre par le repli individuel, la démission ou la gestion psychologique de leur détresse. Ce contraste met en évidence l'inégale capacité de résistance et de subversion inhérente aux différentes modalités de précarité selon les strates de la société. Enfin, en analysant les relations entre ces deux groupes, cette recherche montre comment les conditions précaires dans les secteurs faiblement rémunérés soutiennent l'exploitation dans les marchés du travail plus concentrés, produisant une hiérarchie de la précarité politiquement et économiquement maintenue en vue de la reproduction continue des rapports sociaux capitalistes.

ii. Acknowledgements

This research constitutes material proof not only of four years of personal growth and intellectual development, but also stands as a testament to the evolution of history, thought, and disheartening global events. I began this thesis in September 2020, amid the first few months of the Covid-19 pandemic which caught us all unarmed and subsumed us into an unprecedented spiral of social uncertainty. We witnessed how once again, during times of crisis, only the privileged could remain afloat. We severely experienced the effects of years of neoliberal erosion of hard-fought rights through the privatization of public health, education, and the gradual dismantling of labor regulations. As hospitals and health clinics collapsed and medical resources proved limited, essential workers – such as medical staff, domestic workers, care workers, transport service workers, and technicians of all kinds – were left unprotected, facing extreme levels of risk and leaving a trauma from which we have yet to fully recover.

Four years later, after the forced dismissal of my supervisor, my colleagues and friends and the dismantling of my intellectual home, the Brussels School of International Studies (BSIS), I now finish this dissertation in a profound state of sadness and rage. As I write these words, the illegitimate terrorist state of Israel, with the active support of Western liberal democracies, has just bombed the Al-Aqsa Hospital in Deir al-Baha, leaving extremely violent images of Palestinian bodies being burnt alive. I watched these images through my Instagram feed. I sincerely do not know how anyone can work, think or live with any degree of normality while watching a live genocide unfold daily. It is beyond disheartening.

In spite of the appalling state of the world, I would still like to humbly acknowledge those who make living in hell feel a little closer to a blooming garden. I would like to thank, in the first place, my family. My mother and father have placed unquestionable faith in me and facilitated, beyond the material conditions and economic support, a home in which I have felt loved and cared for, not just during this period, but my entire life. Without them I would certainly be somewhere else, far from academia.

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Chapter 1

Introduction

The notion of precarity has emerged as a central analytical tool in understanding the complex and often deteriorating conditions of work, social relations, and livelihoods in late capitalist societies (Della Porta et al., 2015). It has further drawn the attention of pundits, academics, and activists since the 1970s, leading to important social movements and protests such as the 2001 mobilizations in Milan, where the central claims were about contesting the erosion of stable jobs, Keynesian welfare policy and the neoliberal organization of labor markets (Mezzadra & Roggero, 2007). Two decades later, precarity has become not simply an "analytical tool" to understand processes of labor transformations, but the "social question of our times" (Azmanova, 2020a, p. 153).

In some of the most relevant literature around the notion, precarity is argued to render individuals and societies politically incapacitated (Allen, 2016; Azmanova, 2022; Barata & Carmo, 2022; Butler, 2004; Cingolani, 2014; Lopez Calle, 2018; Tejerina et al., 2013a). Individuals and societies are rendered incapable of coping with adversity and governing themselves (Azmanova, 2022). In this sense, precarity constitutes a loss of autonomy (Apostolidis, 2022; Tejerina, 2019), a "politically generated economic insecurity and social vulnerability that harms people's material and psychological welfare, as well as society's capacity to cope" (Azmanova, 2022).

In Azmanova's work, precarity is the result of the active intervention of the neoliberal state, which has produced a misalignment between responsibility and power by allocating responsibilities to citizens and public institutions without providing them with the adequate financial and institutional resources to carry out said responsibilities (Ibid., p. 6). Individually, she says, we are allocated the responsibility of making ourselves employable or remaining employed in a political economy that does not produce sufficiently good jobs. Collectively, our societies become debilitated as they are increasingly incapable of sustaining collective livelihoods and securing social reproduction as public services are diminished and increasingly privatized (Munro, 2023).

As the processes of globalization – subject to market demands, financialization and digitalization – increases the speed of the global race for profits and intensifies competitive pressures, precarity no longer remains an issue of the marginalized and poor, as it has been historically portrayed, but renders society, including those who benefit from the system, increasingly powerless. As such, precarity indeed constitutes the social question of our times. Although precarity affects us all irrespective of social class, income level or occupation, it does however manifest differently for different social classes (Apostolidis, 2019; Becker et al., 2018; Briales, 2019; Dörre, 2011).

Precarity is not accidental nor is it a simple byproduct of the capitalist mode of production. Precarity intensifies through labor policies, welfare reforms, and the dismantling of social protection. States actively produce precarious conditions, particularly targeting marginalized groups such as migrants, women, and the working class (Lorey, 2015). Thus, there is a political allocation of the experience of precarity, reliant on the productive requirements for optimal profit maximization in different sectors. As such, the way precarity is experienced is not uniform but varies according to the specific demands and conditions of each sector. For instance, in sectors where labor is highly flexible, such as care and domestic labor, precarity is intensified through unstable employment contracts, low wages, and the commodification of essential services. Workers in these sectors experience heightened vulnerability as their labor is both undervalued and subject to greater levels of exploitation. They often face fragmented employment, minimal labor protection, and highly individualized work arrangements subject to employer demands, making it difficult to organize or negotiate better conditions. The political allocation of precarity in these areas is rooted in the sectorial need for a flexible, expendable, available, and ultimately cheap workforce that can be easily adjusted to meet fluctuating demand, with little concern for long-term stability or security (Hermann, 2014) further entrenching social stratification and economic disparity (Lorey, 2015).

In contrast, concentrated markets – where a small number of firms dominate – present a different form of precarity. Here, workers face instability not necessarily because of flexible work arrangements, but due to corporate strategies of profit maximization such as automation, labor cost reduction, and workforce restructuring. Monopolistic or oligopolistic control in these markets allows dominant firms to set terms of employment, often pushing workers into precarious conditions despite the overall stability of the sector. This precarity manifests not necessarily through job insecurity, but through pressures that undermine workers' sense of self-worth, such as target-driven productivity systems and individualized performance goals. These mechanisms shift responsibility onto the individual worker, intensifying stress and eroding autonomy, even in seemingly secure job environments (Linhart, 2013). These workers may have more stable contracts compared to those in flexible labor arrangements, but the concentration of power results in heightened competitive pressures, reduced bargaining power and increased vulnerability to corporate decisions, such as layoffs, wage freezes, or increased workloads, especially during times of economic downturn or restructuring (Cruz-García et al., 2018).

Moreover, the devaluation of labor in highly flexible sectors, such as care and domestic labor, is necessary to sustain exploitation in more concentrated markets, as

the undervaluation of essential low-wage services, reduces costs for capital, allowing concentrated industries to maximize profits and resources (Briales, 2019; Lopez Calle, 2018). This perpetuates a system where the marginalized labor force effectively subsidizes the profitability and stability of dominant firms in concentrated markets (Becker et al., 2018). Thus, while precarity is systemically produced by the same political-economic forces and driven by capital accumulation, it is experienced differently across sectors and social strata. Specific labor conditions, power relations, and productive demands shape varying degrees of vulnerability and exploitation, depending on one's position within the economic hierarchy.

Paul Apostolidis coins the notion of desperate responsibility to describe how individuals experience precarity – where they are burdened with overwhelming responsibilities for ensuring their own survival, as they lack the resources or power to fulfill them. This concept captures how workers internalize expectations, which are structurally imposed, and how the inability to meet them generates despair. This desperate responsibility is rooted in a fundamental temporal contradiction: workers are trapped in a continuous present dominated by the need for urgent self-management, with no clear horizon of stability, progress, or rest. Time becomes compressed and fragmented, structured entirely around short-term performance goals, shifting demands, and the need to constantly adapt. This prevents any meaningful sense of future orientation (Tejerina, 2019) – planning, development, or personal growth – because all energy is consumed by the need to survive and remain employable in the immediate moment. Rather than working toward long-term goals or life projects, workers are forced into reactive modes of being, where each day presents new and unpredictable pressures. This condition erodes temporal autonomy, as workers can no longer structure their time according to their own rhythms or aspirations. The relentless present becomes a site of exhaustion and anxiety, where the future is not something to be shaped but something to be endured. In this way, desperate responsibility is not just a burden of work, but a crisis of time, where individuals are held accountable for surviving conditions over which they have little control, and for which they are structurally unprepared. It is in this sense that precarity is incapacitating.

Given the incapacitating effects of precarity and its varied impact on different social classes, this dissertations' aims are twofold: by drawing on the case of care and domestic workers and banking workers in Spain, I intend to, first, develop a comprehensive understanding of precarity as both a structural and systemic (subjective) condition affecting workers from different sectors subject to different productive requirements in Spain; and second, to explore how individuals negotiate their precarious existence and whether their experiences open windows for emancipatory

possibilities. By doing so, this study contributes to broader critical theory debates on capitalism's contradictions, particularly its impact on labor, social reproduction, and individual subjectivity but also on potentialities for emancipatory practice.

In my research I argue that precarity today must therefore be understood not solely in terms of labor instability or contractual insecurity, but as a condition of capitalist social relations; a temporal and affective condition that shapes subjectivity across different social strata. Through the concept of desperate responsibility, I show how workers – both in the formally secure banking sector and the politically undervalued domestic and care sector – internalize the burden of meeting livelihood requirements in structurally imposed conditions that erode autonomy and well-being. The thesis argues that precarity is not only unevenly distributed, but politically stratified across classed, gendered, and racialized lines, and that workers' experiences of time – marked by fragmentation, exhaustion, and urgency – are central to understanding contemporary forms of control and capital accumulation.

Importantly, I highlight how workers navigate and resist these pressures: banking workers engage in union activity, subtly challenge evaluation regimes, or adopt personal coping strategies, while domestic and care workers, often migrants without full labor rights, resist through informal solidarity networks, withholding emotional labor, or pursuing legal recognition and rights. These findings open new avenues for analyzing resistance, not only in traditional political terms but through subtle, everyday acts of coping, refusal, and self-preservation.

Thus, this thesis aims to offer a comprehensive analysis of precarity induced as both a material condition and a subjective experience in contemporary capitalism. By situating precarity within the broader context of critical theory and political economy, this research provides a nuanced understanding of how capitalist dynamics produce and sustain social and economic vulnerabilities. Through a combination of theoretical inquiry and empirical research, this work seeks to contribute to the ongoing debates on precarity while offering new insights into the possibilities for contestation and emancipation in a world increasingly shaped by precarity. Beyond its empirical focus on Spain, the analytical framework developed in this thesis offers potential for application across other sectors and national contexts where precarity is shaped by both structural constraints and affective demands. Future research could explore how similar temporal contradictions and subjectivation processes emerge in platform economies, logistics, or the unemployed. Moreover, the attention to subtle, everyday forms of resistance opens avenues for rethinking political agency beyond formal mobilization, and toward the embodied and fragmented ways workers reclaim autonomy within systems that over-determine their time and self-worth.

Chapter 2

Theorizing precarity and capturing precarious experience

Introduction

The social phenomenon of precarity has been approached and studied from a multiplicity of angles, including from a range of variegated ontological and epistemological premises (Choonara et al., 2022; Della Porta, 2015). How precarity is understood, including how one conceptualizes its drivers and how it is experienced among different social classes largely influences what a researcher may be looking for when searching for emancipatory practice from it. This research is thus fuled not just by understanding precarity, but by answering the question of what do people from different social classes do about precarity? Considering that this work is concerned with precisely understanding what precarity is, how it intensifies, expands and is experienced, and most relevantly, how it is contested or if it is contested, this chapter aims to provide several theoretical elements through which to grasp the phenomenon of precarity. This includes understanding how social groups are socially stratified, the political allocation of precarious experience, how it produces and molds subjectivities and lastly, what subjects do about it.

This chapter thus provides the theoretical framework from which several elements are to be discerned. The aim and purpose of this chapter is to adopt a working definition of precarity, following a brief overview of how it has been broadly conceptualized in academia. Precarity will be here defined according to the works of several authors who have studied the phenomenon both theoretically and empirically and who have developed a common (critical) position in relation to its conceptualization that overcomes theoretical constraints in which precarity is related exclusively to issues of the productive sphere (precarity only in the labor market). Specifically, I endorse Azmanova's notion of precarity defined as "condition of politically and systemically generated economic and social vulnerability caused by insecurity of livelihoods – a form of disempowerment, experienced as incapacity to cope, itself rooted in a misalignment between responsibility and power" (Azmanova, 2022, p. 1).

To approach the systemic understanding of precarity not just as a feature of labor markets, but also as a phenomenon involved in the sphere of social reproduction, this chapter will draw on critical theory. It was in the works of Max Horkheimer, Theodor Adorno, Walter Benjamin, Herbert Marcuse, Erich Fromm among others who defined what today is known to be "critical theory", a philosophical stream assigned with questioning modern social and political life through the method of immanent critique (Devetak, 2013).

Among its fundamental features, is to comprehend the historical and social developments of contemporary society; to trace its ensuing contradictions and lastly, to

shed light on windows of emancipation or emancipatory practices transcending contemporary society and its forms of domination. In Max Horkheimer's often cited distinction between critical theory and traditional theory, he states, the aim "is not simply to eliminate one or other abuse' but to analyze the very categories and social structures which ultimately generate these abuses" (Horkheimer, 1982, p. 207).

Therefore, the main concern of the below theoretical approach is adopting a framework not only capable of explaining the phenomena of expanding and intensifying precarity in a descriptive manner, but also to shed light on its drivers, structural mechanisms and lastly, how it is to be sublimated.

An important aspect of critical theory, traced back to Marx and Hegel, is that knowledge is always irreducibly conditioned by historical and material contexts. By acknowledging that theories are inherently embedded within social and political structures, critical conceptions of theory open a path for an examination of their own meanings and functions and may account for their own origin within prevailing structures. Critical theories must thus involve self-reflection, allowing them to recognize the socio-political nature of knowledge-based claims which simultaneously allows it to justify its own claims (Devetak, 2013).

Critical theory as developed in the work of Albena Azmanova (2021) provides, I argue, a comprehensive and historical analysis which has thoroughly traced the formation of the socio-political conditions that have allowed for the eruption and widespread expansion of precarity in the context of contemporary Western liberal democracies. Further, critical theorists such as Paul Apostolidis, Benjamín Tejerina, Pablo López Calle, Patrick Cingolani among others who, together with Azmanova, situate understandings of precarity as systemically originated, have developed textured empirical investigations articulating concrete methodological approaches which may suit this research and provide guidance towards a deeper understanding of distinct manifestations of this social malaise. Thus, this chapter aims to lay out the theoretical foundations with which several elements of this thesis will be defined and provide grounds for an ensuing methodology for empirical research. This will grant the necessary tools for a distinct analysis, useful to describe the day-to-day experiences of precarity among different groups of people stemming from the concrete historical and material formations of our contemporary social relations.

Before developing the definition of precarity which in this research is endorsed in a more detailed and comprehensive manner, I will provide three elements of clarification. Firstly, I will provide a brief overview of the main tenets of critical theory as developed in the first generation of the Frankfurt School. Secondly, I will review the most common definitions and ongoing debates around the notion of precarity. These

steps of clarification will help alleviate the academic debates surrounding the notion of precarity, primarily to overcome its contentious definitions. Indeed, precarity can be understood as what Walter Bryce Gallie has named an "essentially contestable concept" (Gallie, 1955). Lastly, parting from a Marxist critical theory (Cox, 1981), I will provide through a historical materialist lens, an analysis of the political economy of precarity as a social phenomenon. The field of political economy poses critical questions pertaining to the shapes and expressions of latent power relations (Cox, 1996). It is thus in the configuration of the political economy where precarity is politically enforced. Robert Cox alludes to how a specific political economic order is constructed, the mechanisms of power that take place within this order and the possibilities of change produced in said configuration (Wigger, 2022).

Precarity is a term that is widely discussed under several theoretical premises, often limiting its potential political value. As such, providing a historical materialist approach and briefly reviewing the existing debates will allow me to position this research within, what I argue, constitutes a useful way of understanding precarity as a phenomenon that may provide windows for emancipation from capitalist domination (Aznar Erasun, 2022).

I. Theorizing 'precarity'

I.I. Social critical theory for the critique of contemporary capitalism

As disclosed in the introduction, this research contains its origins in fragments of the theories of the first generation of authors from the Frankfurt School of Critical theory. It is therefore worth developing some of their fundamental tenets in some depth to grasp a comprehensive understanding of precarity, its consequences, and lastly, windows for emancipatory practice. In the second chapter of her book "Capitalism on edge" Azmanova (2020) provides a precise summary of critical theory's main tenets.

In the first instance, following the Marxian definition, capitalism should be understood as a "system of social relations". That is, diverting from its narrowly economistic conceptions, capitalism is defined as "a comprehensive system of social relations, structured so as to serve the imperative of capital accumulation" (Azmanova, 2020, p. 35). For Marx, human essence should be understood as a 'social essence', that is, as the ensemble of social relations (Marx, [1969] 1845). This conception of human essence, and thus a pilar of the ontological understanding of men, is posited as the intersubjective practices within a structured system of social relations (Azmanova, 2020, p. 30). In his own words, society "does not consist of individuals but expresses

the sum of interrelations, the relations within which these individuals stand" (Marx, [1969] 1857).

Secondly, a main feature of critical theory is to trace the ongoing contradictions or antinomies of existing power relations in contemporary society (Azmanova, 2020, p. 37). Power relations create relations of domination. Critical theory, as opposed to traditional theory – rather than simply understand power relations – aims to search for emancipatory practice that liberates subjects from them (Horkheimer, 1982). It is thus in the interest of a critical theorist to not only unveil the prevailing power structures, but to search for methods to alleviate the oppressions and suffering generated from them. This conceptualization of emancipation, which stems from the understanding of emancipation that Marx himself devised, and which was further collected and developed in the Frankfurt school can be defined as alleviating oppression. Emancipation here is framed in a negativistic way rather than normatively, i.e., emancipation from oppression, which pursues reduced (social) suffering rather than what is to be considered an ideal just society (Allen, 2015; Azmanova, 2020b, p. 26).

Importantly, because we are embedded in a system of social relations where our intersubjective experiences interact, oppression can only be understood from the inner perspectives of the subjects composing the social system. Thus, oppression can be contemplated as socially induced suffering and emancipation, a liberation from it. This form of understanding the nature of oppression as "socially induced" allows us to trace instances of suffering as empirical entry points into society's mode of functioning. Theodore W. Adorno labeled this "immanent critique" (Adorno, 1966). However, to carry out immanent critique it is important not just to consider grievances in the abstract because these may or may not express the nature of socially induced suffering. Due to the potential ambiguity of subjective experiences of social suffering, they should be only understood as entry points into the larger dynamics shaping social relations. If we are to consider a given society's system of social relations as a whole, we must also include the structure of the political economy where the process of social reproduction takes place and account for the concrete historical genesis of the current set of social developments (Horkheimer, 1982, p. 213). In other words, voiced grievances should not be taken individually, but as a symptom related to social subordination (Azmanova, 2020, p. 32; Fraser & Honneth, 2003, p. 205). Emancipation then is portrayed as a rupture from the wider dynamics that cause social suffering. As Azmanova puts it "emancipation therefore stands as a matter of eliminating not just specific practices causing suffering (such as poor remuneration or excessive consumption), but the very sociostructural sources of that suffering" (Azmanova, 2020, p. 34).

I.II. A brief overview of the notion of precarity

The unprecedented extension of precarity across classes and sectors has become one of the main organizing principles of post-industrial economies in the West (Azmanova, 2020). A new modality of capitalism has managed to spread – through newly found areas of commodification – to spheres of social life formerly unaffected by the imperatives of the market, extending a social sickness beyond the labor market itself (Gil García, 2019; Apostolidis, 2018; Tejerina et al., 2013). In her latest book, Azmanova refers to this extended social malaise as the "social question of the twenty first century" (Azmanova, 2021, p. 106). She is referring here to precarity defined as politically generated social and economic vulnerability (Azmanova, 2020). Azmanova however uses the notion as opposed to scholars who claim precarity as a condition exclusively of a concrete class or belonging exclusively in the labor market. She, and other scholars of precarity take distance from the well-known work of Guy Standing and his definition of precarity as the core features of the 'precariat', a new class stratification (Standing, 2011). In her understanding, Azmanova's and other's definition of precarity has effectively extended and intensified across classes and beyond features of the labor market (Apostolidis, 2019; Azmanova, 2020a; Bourdieu, 1997; Cingolani, 2014; Doogan, 2015; López Calle, 2018). Albeit in diverse and highly stratified ways, precarity in their definition affects us all. It extends from precarious and poorly paid workers, the unemployed or increasingly precarious university students, to workers in stable employment with stable working conditions.

Etymologically, the term precarity has its roots in the Latin word "precarious", which was originally meant to refer to something "held through the favor of another" or "depending on favor obtained by asking or praying". However, during the course of history, its meaning, which was originally presented to mean "uncertain" as a feature of dependence on others, began to shift its common use around 1680s to describe a situation or circumstance that may be categorized as risky, insecure or unstable (Precarious - Online Etymology Dictionary). Although this constitutes the common understanding inherited of the term "precarious", it was only from the 1980s and 1990s, that its definitions gained theoretical significance as the term began to be used by social movement activists and critical theoreticians (Biglia & Martí, 2014). As the term and its family of concepts began to be used in academia, – variants such as "precariousness", "precarity", or the more recently established "precariat" – its meanings also began to diverge greatly, setting fundamental differences in the theoretical approaches adopted to address them (Cingolani, 2014; Della Porta et al., 2015). This diversification of meanings has made existing definitions in academic contexts often contradictory or incompatible as they embody different expressions of

discursive and ideological controversies between different schools of thought, theories, methods, motives or interests (Della Porta et al., 2015).

I.I.I. Precarity as a feature of the labor market

Authors such as Fumagalli and and Mezzadra, (2010), Holmes, (2010) or Marazzi, (2010) have identified precarity as the process that arose from the financialization of capital, linked to the labor market and the shifting labor conditions of workers in the XXIst century. They broadly imply that precarity is characterized by features such as temporary employment, nonstandard working contracts, unstable schedules or employment without social security or benefits (Italian Core Group, 2007). In this definition, precarity is evidently tied to labor market conditions. Precarity as a feature of the labor market is broadly understood as a generalized worsening of working conditions in the post-Fordist era, where the development and maturity of neoliberal capitalism – related to globalization, deindustrialization, financialization and the erosion of the welfare state – developed new requirements in the labor market such as the feminization of labor (massive entry of women in the labor market), flexibility, relational capacities or the blurring of personal-private time and space (Kasmir, 2018; Biglia & Martí, 2014). Following this development, in its most common conceptualization, labor precarity generally refers to the concrete situations of working people.

Moreover, despite locating the origins of precarity in the labor market, there is still a lack of academic consensus on defining the term, which has led to very different methodological approaches and diverse sets of indicators to measure and analyze precarity (Kretsos & Livanos, 2016). Since the appearance of the discourse surrounding precarious employment around the mid-1970s, many scholars from labor-related studies and policy departments have provided valuable, yet diverse, frameworks for measuring precarious employment in relation to a range of socioeconomic factors within the labor market and its dynamics (Prieto, 2007; Beck, 2000; Sennett, 1999).

For instance, important research has focused on macroeconomic and structural features such as the devaluation of local currencies or in the correlations between GPD increases and wage stagnations (Arriola Palomares, 2007). Other have focused on measuring it in relation to “lack of good work” or “insecure work” qualitatively understood as the lack of predictability and contingency of employment beyond employee control (Heery & Salmon, 2000). It has also been studied as “vulnerability at work” measured by the numbers of non-unionized members of a sector (Pollert & Charlwood, 2009) or as “underemployment”, assessed in terms of those who desire to but cannot obtain longer working hours (Bell & Blanchflower, 2013). Further research

in which precarity is understood as a feature of the labor market has included the links between precarious employment in specific sectors or job types. Sectors such as the media, cultural sectors or entire industries such as those with high degrees of seasonal employment (agriculture, hospitality and food processing industries) have been deemed precarious (Perulli, 2003).

A commonly regarded feature by scholars addressing precarity in the labor market and its determinants is that it generally produces a multiplicity of effects to groups of different characteristics which are usually under the threat of social marginalization, exclusion and subjugation to new forms of deprivation (Castel, 1997; Della Porta et al., 2015). Furthermore, social value is attributed to some individuals while being denied to others, exacerbating the effects of precarity on the most vulnerable, such as the marginalized, the poor, and the disenfranchised (Kasmir, 2018).

What this illustrates is that precarity in the labor market is experienced unequally, disproportionately affecting racialized workers, women, low-skilled workers, youth, and many in the global south. However, while these sectors remain indisputably the most affected, some aspects of precarity cut across all social strata (Apostolidis, 2019; Azmanova, 2020). It is at this point where a fundamental difference between yet another understanding of precarity lies.

I.I.II. Precarity beyond the labor market

Authors such as Kevin Doogan (2015), Patrick Cingolani (2014), Bejamín Tejerina (2019) or Danièle Linhart (2013), have challenged the widely accepted notion that precarity is exclusive to the labor market and emphasize the role precarity in describing situations of insecurity beyond employment relations. As Doogan explores in his book "New Capitalism?" and coinciding with several other scholars, not all forms of non-standard employment necessarily imply precarious employment, i.e., not all forms of non-standard employment have to equate to a form of vulnerability (Doogan, 2010; Ellonen & Nätti, 2015; Gutiérrez Barbarrusa, 2016). In this sense, Azmanova also makes a relevant clarification to understand a coercive element of precarity. She makes the distinction between voluntary and involuntary employment flexibility, which may imply two very different social outcomes. On the one hand, involuntary flexible employment, which is considered precarious and tends to affect lower-skilled workers vulnerable to sectors exposed to international competition and who are forced to take temporary jobs and on the other, voluntary flexibility, which may be characterized by not only higher levels of income, but by more diverse sources of income (part-time employment) (Azmanova, 2020, pp. 154 – 155).

Contrary to precarity in the labor market, critical scholars such as José Nun, Aníbal Quijano or Keith Hart have also pointed to the Eurocentrism of the conception of precarity linked to the Western labor market (Hart, 1973; Nun, 2000; Quijano, 1974). Ronaldo Munck makes this argument clear by criticizing the generalized notion of precarity in the West for its total neglect of the global South. He argues that precarity – as insecure employment – is far from new when considering experiences of millions of workers in the global South and may thus render the term irrelevant as precariousness has always been the natural condition of employment for many (Munck, 2013).

Following this argumentative line, Sharryn Kasmir provides an understanding of precariousness as a "general and pervasive human experience, one that extends beyond the current political-cultural moment and affects people of all socio-economy groups" (Kasmir, 2018). From this point of view, the meaning of precarity refers more broadly to a "biopolitics" of the self, i.e., to personal, day to day experiences and feelings arising from transhistorical and existential conditions of social life that create feelings of vulnerability, displacement or hopelessness (Ibid.). Thus, while it seems that precarization constitutes a process that may take origin in the labor market from economic, social, political, or even cultural transformations of capitalism, it is itself not limited to the labor market.

As stated by Paul Apostolidis "if precarity names the special plight of the world's most virulently oppressed human beings, it also denotes a near-universal complex of unfreedom" (Apostolidis, 2019, p. 1). Apostolidis illustrates what I argue is a more complete approach to precarity, i.e., how different forms of precarity may also affect groups who are not commonly known to be vulnerable to the threats of shifts in labor markets. This may refer to employers, business owners, workers with stable jobs, including civil servants, who are seemingly not affected by the contemporary erosion of working conditions (flexible, non-standard or atypical forms of employment).

Understanding precarity as a social malaise, broader than the spectrum of the labor market, also contains a critical reflection on the ideological component of contemporary capitalism (Doogan, 2010). While it may begin materially in the labor market, it also extends to other areas of social life. As defined in the words of Benjamín Tejerina, "social" precarity, "vital" precarity or "life" precarity, can be defined as a "situation of structural or circumstantial origin characterized by a restriction, impossibility or limitation of access to the conditions, requisites and resources considered necessary in order to plan, carry out and manage an autonomous life" (Tejerina, 2019). This concrete circumstance refers to a lack of life certainty or an unstable environment where one has no options to make plans for either the long or short-term future, no matter your position in the labor market. In this sense, Tejerina

refers to precarity in a double relational sense: firstly, in relation to a societal standard, group or social category (such as class) but secondly, in relation to different areas of social life (Tejerina et al., 2013, p. 22).

As defined by Azmanova precarity can be understood as "a condition of politically generated economic insecurity and social vulnerability that harms people's material and psychological welfare, as well as society's capacity to cope with adversity and govern itself" (Azmanova, 2021). In short, recovering the etymological origin of the term, precarity in these definitions is referring to the (politically generated) dependence on the will of another. Its core feature is insecurity as "powerlessness" (Ibid.). In this sense, the process of precarization effectively penetrates different ranges of entries and exits into and out of risk zones, in which people's resources and capacities – work, remuneration, consumption, residence, educational qualifications, environment, family, emotional life, social relationships, health and civic engagement – are politically limited (Tejerina, 2019).

In the above definitions, the condition of precarity is politically produced and socially experienced with the help of institutions who's participatory role is imperative to be acknowledged, whether by their action or inaction (Apostolidis et al., 2020; Azmanova, 2020; Tejerina, 2019).

The daily experience of precarity, i.e., living a daily existence replete with constraints and the strategies or tactics developed by individuals and collectives to deal with them, usually comprise very negative consequences on livelihoods. Thus, precarity is not simply a temporary limitation that may be repaired or solved but rather a generalized condition that becomes embedded in social life. Precarity forms and transforms both individual and collective life experiences (Tejerina et al., 2013). In this sense, precarity does not appear as a failure of the capitalist system, which can be adjusted or adapted to the circumstances of precarious workers through the improvement of working conditions, but represents society's way functioning (Tejerina, 2019). It is a condition that produces social suffering in many forms such as in the reduction of mental and physical health, social isolation through alienating work processes or temporal displacement, potentially making its subjects out of sync with normal rhythms of social life (Apostolidis, 2019, p. 81).

I.I.III. Critiques on both notions: the issue of historicity

While precarity as social experience has been acknowledged as a powerful analytical tool to understand structures of feelings and disempowerment, it has also been criticized for being too easily identified everywhere and thus losing conceptual relevance. In this account, precarity is criticized for being ahistorical as important

differences among experiences and social relations in different places and periods of time are neglected as highlighted earlier by Doogan (2015), Nun (2000) or Quijano (1974). Precarity framed exclusively as an ontological condition, focusses on marginality and vulnerable lives, which ultimately does not allow to display the prevailing power relations that shape contemporary social relations (Kasmir, 2018). It is in this sense that Judith Butler differentiates between "precariousness" – the generalized human condition arising from the fact that all humans are interdependent on each other and thus vulnerable – and "precarity" – a feature that is highly stratified and disproportionately affects the marginalized poor, and disenfranchised who are exposed to economic insecurity, violence and forced migration (Butler, 2004).

This critique of precarity rests in contrast to the opposing critique of its other side, precarity in the labor market, which has been too closely tied to the historical context of neoliberal capitalism and the labor market. The main critics of precarity in the labor market forward two main arguments. First, that precarity is a new phenomenon, distinct of contemporary capitalism, and second; that it has transformed class relations as new collective identities and politics are developed (ibid.) – hence Standing's dangerous "precariat".

Precarity situated exclusively as a feature of the labor market has benefitted and contributed to important theoretical debates around the transformation of labor in the XXIst century (Sennett, 1999; Beck, 2000; Prieto et al., 2008; Crespo et al., 2009; Tejerina, 2019). It is linked to the worsening of working conditions that became a common experience in the post-Fordist period, along with the anxieties that arose from this process. This resulted from the advent of neoliberal legislation, which dismantled labor and social protections, flexibilized work processes, and weakened labor unions in the pursuit of a cheaper and more efficient workforce, capable of competing globally (Azmanova, 2020, p. 179).

However, linking labor market precarity to the development of neoliberal capitalism leaves out the experiences of many in the wider history of global capital accumulation (van der Linden, 2014). Arguably, Fordist "stability" was a narrow perspective reserved specifically for white men as African American laborers or women, who predominantly occupied domestic and farm work in the U.S were industries especially unprotected, with no right to protest or organize and highly susceptible of precarious working conditions (Kasmir & Carbonella, 2014).

The sum of these arguments exposes how precarity should not be accounted for exclusively as a novel neoliberal phenomenon. Thus, while the wage relation only represents one of multiple forms leading to different (precarious) social relations, academic research must also consider wagelessness (Denning, 2010). It is in this

account that scholars have argued for decentering the issue of wage labor in attempting to understand processes of capitalist development and the consequent precarization of its wage and wage(less) labor force.

Many scholars have used the term "livelihood" in opposition to the limited concept of "work" or "employment" to account for the many spheres of social life that precarity penetrates beyond the labor market (Ibid.). In a similar trajectory, the links between waged and unwaged work for securing social reproduction as individuals and household members – often dependent on many assets beyond the wage – has been the major task of Marxist feminists who have studied social and state supports, family networks or non-monetary, volunteer or cooperative forms of labor that help the function of social reproduction (Narotzky & Besnier, 2014). The rise of social reproduction theory (SRT) testifies to this phenomenon (Bhattacharya, 2017).

As illustrated, precarity as a feature of the labor market alone seems to fall short in explaining the full experiences of precarity, which as shown above, makes research susceptible of mistaking this known feature of capitalism for a new phenomenon thus disregarding livelihoods and experiences across time and space (Kasmir, 2018). Nevertheless, disregarding the current dynamics of the political economy of the twenty-first century and falling into an ahistorical account of precarity is also a mistake. Lucidly stated by Sharryn Kasmir, "If precarization does not mark a new circumstance in a neoliberal capitalist epoch, it may nonetheless indicate a convergence of working lives in the Global North and South, rendering those geo-economic distinctions increasingly obsolete" (Kasmir, 2018, p. 7). In other words, precarity may not be a new phenomenon, but it has effectively expanded and intensified.

In sum, despite its many definitions and diverging conceptualizations, the term "precarity" is broadly used in social science to refer to two circumstances: to refer more narrowly to precarity as a condition of the labor market or more broadly to life experience beyond the labor market. Thus, for the purpose of defining precarity comprehensively and avoiding falling into ahistorical accounts of precarious experiences as well as falling exclusively into an analysis of the effects of labor markets, this research proposes to understand precarity in a first instance, as departing from the definitions of Benjamín Tejerina, Paul Apostolidis and Albena Azmanova. That is, in a form of politically produced vulnerability, both understood as a prevailing systemic feature of capitalist social relations which has nonetheless shifted in its intensity over the last four decades. In addressing the theoretical shortcomings of the variegated definitions of precarity reviewed above, I take Azmanova's conceptualization as the starting point to understand precarity, including its historical prevalence and the political economic roots of its evolution, intensification and

expansion in Western democracies. Her conceptualization understands precarity as a "condition of politically and systemically generated economic and social vulnerability caused by insecurity of livelihoods – a form of disempowerment, experienced as incapacity to cope, itself rooted in a misalignment between responsibility and power" (Azmanova, 2022, p. 1). While I take this definition as a theoretical starting point, this research aims to expand on Azmanova's definition so as to further account for the variegated lived experiences of the research subjects here interviewed.

I.III. The repertoire of capitalism and its modalities

Now that the central tenets of critical theory have been laid bare and we have reviewed some of the most common conceptualizations of precarity and its critiques, it becomes relevant to disclose the ways in which contemporary capitalism and precarity are related. This will help us overcome the narrower understandings of precarity and solve the issue of historicity. As Amanova states, precarity has become the social question of the twenty first century (Azmanova, 2020. p. 106). This is the case because, as she argues, economic and social insecurity have become the main features of our society, but how did this come to be?

The extension and intensification of precarity in Western democracies surged from the changing dynamics of our contemporary political economy and from the development of capitalist social relations of the las two decades. Understanding how the generalization of precarity across social strata came to be however requires thinking, in the argument of Azmanova, beyond the neoliberal paradigm of the 1970s. That is to understand that the political economical configuration marked by neoliberal imperatives – growth by diminishing the role of the state to solely ensuring an equitable playing field among economic actors through active liberalization and fair competition laws – is an exhausted and no longer an accurate description (Ibid.).

Moreover, as some contend, this was never the case, since contrary to neoliberal doctrine, the state has always played a strong role throughout neoliberal developments since the 1970s until this day (Alami & Dixon, 2021; Galbraith, 2008; Howell, 2016; Rueda, 2015; Šumonja, 2020). As argued by Alami and Dixon, what has changed is the role of the state, increasingly as a "promoter, supervisor and owner of capital" (Alami & Dixon, 2021, p. 5).

In this direction, Azmanova has referred to a novel yet historically inclusive term to accurately describe today's post-neoliberal political economical configuration and the generalization of precarity in society – "Precarity capitalism". For Azmanova, precarity capitalism constitutes the most recent historical configuration of what she has called the "repertoire of capitalism" (Azmanova, 2020, pp. 37 - 43).

Capitalism has been studied as a system of social relations that has been institutionalized in different historical variations, often separated by "epochs" (ibid., p. 38). Instead of conceptualizing them as distinct historical periods as such, Azmanova proposes to look at them as different "modalities" which are different historical configurations of a single repertoire (Azmanova, 2020, p. 38). This conceptualization serves to illustrate that historical variations of capitalism operate within a single formula despite distinct configurations of different historical periods. The repertoire of capitalism is constituted by the combination of three core elements: two systemic dynamics, its internal structure, and the ethos of capitalism.

In defining capitalism's constitutive dynamics, Azmanova draws on the works of Karl Marx and Max Weber and what they define as capitalism's operative logic – Marx's "capital accumulation" and Weber's "pursuit of forever renewed profit" (Ibid., p. 38). It is from Marx and Weber's that Azmanova draws three core principles of capitalism – competition, the productivist nature of work (labor engaged in the production of commodities), and profit-making. Together they constitute what Azmanova denominates the constitutive dynamic of capitalism as the "competitive production of profit" (ibid., p. 38). This is what she establishes as the systemic dynamic of capitalism because it is the making of profit through the production, exchange, and consumption of commodities (goods and services produced for market exchange) that establish capitalism as a system of social relations. As she states, "competitive profit production therefore constitutes capitalism as a social system in the sense that without it, this social system would not be capitalistic" hence denominating these features capitalism's core 'systemic dynamic' (Ibid., p. 39).

The competitive production of profit is complemented by a secondary element, the primitive accumulation of capital. That is, the expropriation of what is to be deployed in the competitive pursuit of profit, and which acts as the enabling condition of the competitive pursuit of profit (Ibid.). David Harvey builds on Marx's notion of "primitive accumulation" and highlights how contemporary capitalism relies on the extraction of value from people and resources through mechanisms that deprive communities of ownership or access. He refers to this phenomenon as accumulation by dispossession, a process by which capital is able to continue to accumulate by dispossessing people of their land, rights, or assets, and transforming those into sources of wealth for a few, while impoverishing many (Harvey, 2005, p. 145). This involves privatization, financialization, and the commodification of previously communal or public resources.

Importantly, capital accumulation, a result of the enactment of capitalism's systemic dynamics, functions on needs-creation and thus by the reproduction of

"subjectivized" needs rather than by the satisfaction of "basic" needs which in turn secures capitalism as a social system, subjecting people, their societies, and natural environments to the process of expanding consumption and production (Azmanova, 2020, p. 40). Notably, as livelihoods and social status of members of society are developed by this process, they become not only dependent on it but consider it the source of their existence. Thus, the systemic dynamics of capitalism are realized in day-to-day experiences through social practices embedded in concrete social relations such as those happening among and between producers, consumers, wage laborers, owners of capital, the self-employed and others (Ibid.). It is thus, through the systemic imperative of competitive profit production that subjectivity is created and through which social practice is enacted. This constitutes a key issue to understanding notions of agency towards acknowledging, interpreting and acting upon systemic forms of capitalist domination.

In terms of the internal structure, ordinary experiences and practices under capitalist social relations are mediated and structured through core social institutions. These are the institutions of private property and the management of the means of production, the 'free' labor contract, and the market as a mechanism of commodity exchange and a primary mechanism of economic governance as the distributor of productive input and social surplus (ibid.). Azmanova here clarifies the distinction between markets as a basic tool for efficient redistribution of goods in any social system – the equilibrium between supply and demand and the satisfaction of basic needs – and how markets behave under a capitalist social system, in which it is not the exchange of goods, but of commodities, i.e., goods produced for the purpose of market exchange. What marks the difference thus is the distributive and allocative functions of the markets. While in a market of a given social formation, goods are distributed for personal consumption, under capitalist markets they are also used for the allocation of societal resources (productive input such as wage labor) as well as the allocation of society's surplus (Fraser & Jaeggi, 2018, pp. 24–28). In other words, capitalist markets are not the same as market economies nor can the economic properties of capitalist markets be reduced to the production, exchange and consumption of goods (Azmanova, 2020, pp. 40–41).

As the competitive production of profit and primitive appropriation rest as the systemic dynamics of capitalism and determine perceptions of successful life and accomplished selves, it is the enactment of these dynamics via structuring institutions that serve as its enabling structures. In other words, the systemic logic of capitalism articulates what a life-chance or successful social status is through artificial subjectivized needs, and the structuring institutions determine how they are distributed in society (Ibid., p.42). Azmanova clarifies this important distinction between the

systemic and structural dynamics of capitalism to avoid the trap of thinking that overcoming structural forms of domination will subvert systemic ones. In the examples she makes: “even if we obtain a society in which the means of production and management are in public hands and all members are included and perfectly equal, this does not mean that the society would not be engaged in the competitive production of profit, with all the negative effect this has on human beings and their natural environment” (Azmanova, 2020, p. 42).

Lastly, the third element of the repertoire of capitalism constitutes its ethos, which comprises the worldviews and behaviors that enables its legitimation (Azmanova, 2020, p. 44). Drawing on Boltanski & Chiapello's (2017) “New spirit of Capitalism”, Azmanova contends that, in a capitalist social order, legitimacy is obtained from a normative set of resources and involves citizen’s concerns over what constitutes a fair distribution of life-chances. Azmanova has termed this “society’s legitimation matrix” (Ibid., p. 45). It is composed broadly of shared views about what life-chances are and their fair distribution. Capitalism as a system of social relations has, since its origin, functioned on the basic rule that in idealized market societies, risks and opportunities should correlate for all citizens within it. Thus, the legitimation matrix of democratic capitalism for instance constitutes the combination of rules that ensure that opportunities and risks are correlated and that citizens have a say over how life-chances are distributed (Ibid.).

To summarize, the repertoire of capitalism is constituted by three elements. It’s systemic dynamics, the competitive pursuit of profit and its enabling dynamic or primitive appropriation; its internal structure, which concerns the institutions that structure the systemic dynamic and distribute its effects – the distributive outcomes of the process such as inequality and exclusion; and its ethos, which refers to the worldviews and behaviors that legitimize the current system of social relations – the correlation between social opportunities and risks.

Capitalism in the last century has gone through several modalities i.e., concrete historical configurations of the repertoire of capitalism among which specifically are the modalities of liberal capitalism of the nineteenth century, welfare capitalism during most of the twentieth century and neoliberal capitalism during the late twentieth century (Ibid.). The latest modality of twenty-first century capitalism according to the most recent configuration of capitalism’s repertoire is ‘precarity capitalism’ which presents distinct features from its predecessor, neoliberal capitalism. Further, the many contradictions of capitalism and their subsequent crises cause the material conditions of social life to change (Harvey, 2014). These changes contribute to the disruptions of the correlations between opportunities – to succeed in a system of capitalist social

relations – and risks – to be left out of them – which consequently alter the views on what should count as social risk and opportunity (Azmanova 2020, p. 92). Thus, as per Azmanova's account, what constitutes the differences between each modality of capitalism is marked by three circumstances: the creation of new social opportunities and risks; when the current correlation between risks and opportunities is altered; or when a new public understanding surges of what constitutes a fair distribution of opportunities and risks (ibid.). With this framework, one may classify and understand the different modalities – from liberal to precarity – of capitalism as distinct configurations of the same system of social relations.

II. The precarization of Western society: from neoliberal capitalism to precarity capitalism

Ensuing the crisis of profitability produced by high standards of labor and product regulations during the period of the end of world war two and through the 1970s, welfare capitalism endured harsh policy pressure to "free" the economy from state intervention (Azmanova, 2020, p. 99; Harvey, 2007). This crisis of profitability caused by excessive regulation generated criticism not only from the political right, who took issue with strong labor bargaining powers, high wages, and the role of labor unions in labor market protection, which supposedly undermined production. The political left had also become critical of the welfare regime due to the overly complex bureaucratization of the economy and political life (Azmanova, 2020, p.100).

Thus, as the welfarist modality of capitalism began to lose legitimacy on both axes of the political spectrum, both the left and the right endorsed a trans-ideological consensus. The left accepted free market capitalism while the right agreed to the New Left agenda of progressive politics and individual rights (such as identity recognition) providing the path to the "Third Way" policy formula and securing neoliberal hegemony (Ibid.). This ideological consensus relied on a new paradigm, a capital-labor alliance with the common goal of national economic growth which led to technocratic policy with "meritocracy" as the new ethos of individualism that awarded success through personal merit under fair competition.

The endorsement of neoliberalism thus ensured a broad consensus on three sets of policies: the privatization of economic actors and sectors which had previously been in public hands, the deregulation of labor markets, including financial services; and the opening of national economies to international trade (Ibid.). These policies intensified competition and decreased the power of large corporations who dominated the political economy of welfare capitalism (Reich, 2008). Thus, with the demise of the Fordist

work paradigm which had prevailed during welfarism came the demise of Fordist stability and the emergence of flexible, networked organization (Beck, 1992; Castells, 2009; Crespo et al., 2009; Maiso, 2016; Prieto et al., 2008; Sennett, 1999).

The 1970s neo-liberal consensus developed the policy kit – based on growth in the global economy – that fathered competitiveness and intensified globalization with the combination of deregulated national economies and the introduction of those economies to global competition with the World Trade Organization (WTO) as the guiding institution as well as institutions such as the World Bank and the International Monetary Fund (IMF) (Harvey, 2007). The WTO was responsible for the imposition of the economic philosophy of privatization and deregulation worldwide as well as for setting the rules for global capital flows (Azmanova, 2020, p. 106; Harvey, 2007, p. 93).

This process of neoliberalization further shifted the correlations of social opportunities and risks to shift and develop capitalisms' fourth and current modality – precarity capitalism. As national economies engaged in the global market through trade agreements, markets transformed quickly from interlinked and integrated national economies to transnational production networks. What was initially considered to be a coordinated international free market was later transformed into a disorganized transnational global space where different productive functions intersected for profit generation (Maiso, 2016). However, in the context of newly integrated global production chains and escalating competition, maintaining national competitiveness became the new government policy priority (Azmanova, 2020, p. 107). As national priorities shifted from growth to competitiveness – or growth through competitiveness – the state began to favor concrete national economic players who were better equipped to succeed in the global race for profit, ultimately creating hand-picked state-made market monopolies. This shift from "competition" based growth to global "competitiveness", in Azmanova's argument, represented the end of neoliberal capitalism (Ibid.).

In its foundations, neoliberal doctrine promulgated growth with the minimization of state functions, whose main tasks were to liberalize the economy and ensure equal competition laws among its actors, protecting the market from the creation of monopolies. This however never really seemed to be the case as the state has always presented itself with a significant role in the regulation of capital, even despite its seemingly disappearing functions (Alami & Dixon, 2021; Harvey, 2007; Šumonja, 2020). The state and its strategies "must be viewed as historically specific practices through which state institutions attempt to adjust to the constantly changing geoeconomic and geopolitical conditions in which they operate: their modalities,

targets, and effects evolve qualitatively during the history of capitalist development" (Jessop et al., 2003, p. 10).

Thus, under the new global competitiveness framework embraced by Western democracies, states assumed the role of supporting dominant economic actors to ensure success in the global race for profits. Alami & Dixon (2021) show how states have increasingly acted as promoters, supervisors, and even owners of capital. This shift is evident in the rise of state-capital hybrids like sovereign funds, which have expanded sixfold over the past two decades (Ibid., p. 6), and in the global resurgence of national industrial policies marked by "renewal of interest in state-led spatial planning and the state-coordinated expansion of infrastructure" (Ibid.).

While private firms have long benefited from public investment in innovation (Reich, 2008), what is new, as Azmanova (2020, p. 107) argues, is the state's selective backing of enterprises. This led to the "artificial institutional aggregation of opportunities for wealth creation" for already advantaged actors, while risks were disproportionately suffered by the most vulnerable (Ibid., p. 108). "Special tax regimes, funding the research and development needs of private companies, and other redistributive measures amounted to systematic transfers from society to the strongest economic players. It is in this sense that we can speak of institutionalized aggregation of opportunities and risks" (Ibid.). The post-2008 crisis exemplified this, as austerity gutted public services while governments bailed out key firms to preserve competitiveness.

The transfer of risk to society in the face of an increasing globalization process with unclear and disorganized networks and value chains created a sense of generalized insecurity – widespread precarity among classes. How does this occur exactly? The section below intends to clarify the key antinomies of Azmanova's contemporary modality of capitalism (precarity capitalism) that enable the expansion of precarity to all.

II.I. The political economy of precarity capitalism and its contradictions

Precarity capitalism emerges from neoliberal policies, namely the deregulation of national economies and the global integration of domestic markets via free trade, driven by laissez-faire principles under global economic rules. This restructuring of the global political economy was institutionalized in the 1990s, notably through the World Trade Organization (Azmanova, 2020, p. 142). Despite varying political regimes – from liberal democracies to Islamic theocracies or supranational bodies like the EU – public support for selected economic actors heightened competitive pressures, a defining trait of precarity capitalism (Ibid.).

A few contradictions arise in this framework. First, global economic reorganization created new opportunities for wealth through IT expansion and access to foreign markets. Simultaneously, new property forms and flexible job regimes (e.g., platform work) diversified income sources and reduced labor constraints. These developments increased society's decommodification potential – what Azmanova calls the "potential for freeing ourselves from dependency on paid employment" (2020, p. 143). As flexible work and financial investments reduce time spent in production, the need for traditional employment declines. Paul Mason notes that IT and automation "diminished the amount of work needed – not just to subsist but to provide a decent life for all" (2017). Azmanova adds, "a person with a high capacity for voluntary entry into and exit from the labor market has the double advantage of being able to escape […] the burdens of productive employment, as well as to draw a maximum advantage from participating in it" (2020, p. 145).

However, if basic needs can only be met by participating in the labor market as the main source of income, there then exists a dynamic relationship between labor commodification and decommodification (Ibid.). Commodified labor (a key component of capitalism's systemic dynamic) can only be decommodified – freed from the wage relation – insofar a person is able to obtain enough income from that process to exit the labor market or to find an alternative source to secure their livelihoods that does not depend on commodified labor (Ibid.). Because people have become increasingly reliant on the labor market to obtain their main source of income, commodification pressures have paradoxically intensified.

Consequently, increased competition within deregulated and open markets have increased working hours globally (Messenger et al., 2007). This has occurred even to the point of losing hardly fought leisure time in favor of working time, even for the rich (Kuhn & Lozano, 2005). As labor protection standards and bargaining power were increasingly deregulated and left to lower institutional levels of negotiation, changes in legislative frameworks have allowed for working schedules and organization to be determined by companies and defended at an individual level rather than collectively. This has been associated to employer's decreasing compliance to working time standards and expanded overtime work – often unpaid – out of anxieties over job loss and joining the ranks of the unemployed (Azmanova, 2020, p. 147). Significantly, commodification pressures have been generalized beyond wage labor as they also reach the unemployed, students or informal workers, who although are out of the formal labor market, depend on entry to it to secure sources of livelihood and thus fall under the pressures of developing new job skills or job searching processes (Azmanova, 2020, p. 147).

Thus, while opportunities for diversifying sources of income out of the labor market have increased (decommodification potential), the reliance on the labor market to secure a source of income for the satisfaction of basic needs (commodification pressures) has also increased. This has modified lives to endlessly become and remain employable, affecting all strata of society – from unemployed to poor and underemployed workers as well as highly remunerated executives with stable jobs. This contradiction of contemporary capitalism is what Azmanova has termed "surplus employability" (ibid.). Consequently, it is the unequal distribution of decommodification capacities and pressures that has turned into the key logic of social stratification. In other words, those who can enter and exit the labor market at their convenience remain safe from the hazardous distribution of social opportunities and risks.

The second contradiction of our contemporary modality of capitalism as identified by Azmanova is what she has denominated "acute job dependency" (Azmanova, 2020, p. 150). While on the one hand, because of austerity policies dated earlier than the 2008 financial crisis, states have diminished social safety nets inherited from the welfare state and these have increased people's dependence on the labor market as the main source of revenue, the economy on the other hand no longer produces sufficient good jobs. Thus, the increased reliance on employment and the simultaneous decrease in good jobs constitutes the second antimony of contemporary capitalism.

This occurs due to three circumstances. The elimination of jobs enhanced by automation is beginning to replace not only lower qualified jobs but also white-collar stable jobs. Secondly, the integration of national economies to global competitiveness has made governments put pressures on remuneration, employment stability and job availability and lastly, states are increasingly shifting their job-creation strategies to incentivizing economic "champions" i.e., large firms that are already profiting from their participation in the global economy. However, for these firms to successfully compete on a global scale, their production chains have spanned the world and have been unable to fill the gap of jobs needed at home compared to those created abroad and throughout the production chain (ibid.). Thus, with the demise of the public social safety net, livelihoods have become increasingly dependent on the labor market, but simultaneously, domestic economies are not able to provide the jobs needed, which illustrates this second contradiction.

The dual contradictions of surplus employability and acute job dependency have led to the commodification of previously unaffected areas of social life (Azmanova, 2020, p. 152). In economies failing to provide stable employment, side-income-generating activities have emerged, forcing individuals to monetize personal assets

such as cars or homes, as seen in the platform economy exemplified by Uber or Airbnb. For instance, Airbnb allows individuals to supplement their income and mitigate labor market precarity by commodifying domestic spaces. As Gil García (2019) explains, "in order for hosts to maximize the benefits they can obtain on Airbnb, they become entrepreneurs of themselves," reducing economic insecurity while creating new anxieties from commodifying intimate social spaces.

Azmanova highlights that "nonproductive times and spaces have been transformed into revenue-generating sources; for many people, they are an exclusive, if highly precarious, source of revenue" (Azmanova 2020, p. 152). These developments extend precarity beyond unstable or low-wage employment to broader social conditions, including middle-class professionals trapped in high-pressure environments – what Peter Fleming calls "theatres of cruelty," marked by stress and mental illness (Fleming, 2017).

Considering the above circumstances and theoretical premises, the modality of precarity capitalism and its key antinomies, distinct from neoliberal capitalism, serves as a new form of understanding the transformation of capitalism and its current configuration. Further, it is useful insofar as it sheds light on the generalized precarity which encompasses socio-economic insecurity in its atemporal sense, beyond the evolution of the labor market but which simultaneously includes the historical transformations of the political economy of contemporary Western societies, allowing for a broad yet historically specific analysis (Aznar Erasun, 2022).

II.II. Who is precarious? Socially induced suffering under precarity capitalism

As competitiveness puts pressures on all and livelihoods become destabilized and subject to increasing processes of commodification, precarity does not become an issue of a specific class as suggested by Standing's "precariat" (Standing, 2011), but an issue of the multitude. It is what Azmanova metaphorically says "ails the 99%" (Azmanova, 2020, p. 155).

This analysis of contemporary capitalism reveals three core circumstances that produce socially induced suffering. First, automation and the externalization of production have rendered national economies incapable of creating sufficient employment. Alongside labor market liberalization, weakened protections, and cuts to social spending—once a foundation of welfare-based rights—many now face exclusion from the labor market and secure livelihoods (Azmanova, 2020, p. 156). This is especially evident in long-term unemployment, a persistent issue in Southern Europe (European Commission, 2014), affecting what David Rueda (2006, p. 387) defines as

labor market outsiders: individuals who are unemployed or work under precarious, low-paid, and unprotected conditions.

Second, labor market insiders—those with relatively protected jobs—face intensified competition and commodification pressures. To avoid unemployment and the absence of a safety net, these workers accept stagnant wages, longer hours, and delayed retirement (Azmanova, 2020, p. 157). While considered 'winners' of globalization, many insiders remain in precarious positions out of fear, not choice.

The French sociologist Danièle Linhart has studied how the increase in competitive pressures in the new economy has exacerbated feelings of insecurity and created "subjective" precarity among the managerial classes. Among these, she also refers to civil servants, whose jobs are seemingly protected from unemployment by the state but who, under pressure of diminishing public funds and increasing efficiencies, manifest newly induced anxieties. She describes how modern management systems impose constant changes and permanent restructuring on all salaried employees, incentivizing systematic mobility.

Managerial work, which formerly tended to organize company objectives collectively has evolved into organizing these objectives individually, increasing the impact of personal productivity, and transferring the responsibility and risk of the company on to working individuals (Fleming, 2015; Laaser, 2016; Telford & Briggs, 2022). These changes have caused workers to endure feelings of "not living up to the task" or fear of committing a mistake which could cause them to join the ranks of the labor market outsiders, resulting in a loss of self-esteem (Linhart, 2013). The number of suicides associated with work related stress as well as the consumption of psychotropic medication such as antidepressants and anxiolytics have also increased and have become an issue of concern among workers (Cohen, 2022; Crary, 2014; Davies, 2021; Harris, 2016; Ughetto, 2008). As Azmanova clarifies, "perceptions of economic insecurity act as a disincentive for voluntary labor-market exit even when such an exit is a highly desired option" because "remaining employed becomes a form of social insurance" (Azmanova, 2020, p. 156).

Azmanova distinguishes a third group, which consists of an increasing number of people in precarious and poorly remunerated employment to which people are forced to engage with. This has been the experience of workers whose jobs – especially those most exposed to globalization – are characterized by high degrees of temporality or involuntary flexibility (Ibid., p. 157). According to the above detailed antinomies of contemporary capitalism, all who cannot escape these increased commodification pressures in society have thus become precarious. Albeit to very different degrees, precarity can be thus understood as a politically induced limitation of access to the

conditions, requisites and resources considered necessary to fulfill individual livelihoods. In this sense, Azmanova has described precarity as a form of "powerlessness" in relation to social and economic insecurity. We have been made individually responsible for meeting our livelihoods while simultaneously stripped of the resources necessary to accomplish this task (Azmanova, 2022). Powerlessness here is referred to in the sense that we have been stripped of the resources necessary to take control of our lives. This allows to confirm that the above three groups of society as categorized in this theoretical framework – labor market insiders, labor market outsiders, and those on the margins of the labor market – have commonly been subjected to a wide sense of material or psychological insecurity regarding their livelihoods (Azmanova, 2020, p. 157-159). Let us now turn to how people from all strata of society unevenly experience precarity.

III. Experiencing precarity: desperate responsibility as the distinctive and common experience of precarity

The preceding sections have established the working definition of precarity adopted in this thesis, grounded in its systemic roots within the competitive pursuit of profit. Drawing from Azmanova's framework, I highlight two central contradictions of contemporary capitalism: "surplus employability" – the rise in decommodification potential alongside increasing commodification pressures – and "acute job dependency," marked by greater reliance on employment amid declining availability of secure, well-paid jobs (Azmanova, 2022, p. 11). These contradictions shift the burden of securing livelihoods onto individuals and public institutions, despite lacking the necessary resources to do so. As a result, individuals increasingly depend on wages in an economy where wages are both scarcer and less secure. Ultimately, "responsibility without power generates the anxiety that one cannot cope" (Azmanova, 2022, p. 96).

As previously noted, under the imperative of capitalist accumulation, "dynamics of ever-inflating consumption and production perpetuate capitalism by subjecting human beings, their societies, and their natural environment to this process" (Azmanova, 2020, p. 40). Consequently, livelihoods and social status across society become not only dependent on, but also invested in, the competitive pursuit of profit as a desirable source of income (Ibid.). This dynamic significantly shapes subjectivities and experiences of precarity across diverse social classes, occupations, and income levels. I now turn to these experiences in more detail.

One of the common conclusions from existing literature is that precarity is incapacitating (Allen et al., 2023; Azmanova, 2022; Barata & Carmo, 2022; Butler, 2004; Linhart, 2013; Tejerina et al., 2013). That is, precarity leads to an inability for individuals to cope with the responsibilities involved in securing and maintaining one's livelihood (Azmanova, 2022). This is a form of disempowerment, experienced as incapacity to cope, itself rooted in a misalignment between responsibility and power" (Azmanova, 2022). The "powerlessness" of precarious experience can be detected in concrete expressions of suffering. This does not mean that any isolated notion of suffering can be considered a form of precarity. Precarious experience however can be considered so insofar its expressions are a result of the concrete configuration of the political economy which renders said disempowerment possible – that is, what Azmanova has identified as this misalignment between social responsibility and power.

While political economic dynamics of decreasing resources in the context of an increased individual responsibility towards one's own livelihood contribute to a generalization of precarity (Azmanova, 2020), they do not affect all social strata equally (Apostolidis, 2022, p. 9; Lorey, 2015). As articulated above, the drivers of generalized precarity are common to all members of society, however, this section endeavors to theorize how the political allocation of precarity constructs distinct and common experiences of the malaise and thus molds differentiated subjectivities in sectors subject to different productive requirements yet sustain under the systemic imperative of capital accumulation. Here is where a wider understanding of precarity may take shape. I argue that understanding the social allocation of precarity and how it is experienced may help discern the production of distinct and common subjectivities of precarity on the one hand, and on the other could potentially contain common or distinct emancipatory possibilities within very distinctly precarious groups.

III.I. Desperate responsibility and precarious temporality as the common experience of precarity

Providing a critical theorization of precarity, Paul Apostolidis, in his book the "The fight for time", turns to the experiences of migrant day-laborers to analyze the contemporary social symptoms of precarity and to discern alternative radical social possibilities (Apostolidis, 2019). By parting from the self-interpretations of his research participants, Apostolidis provides a deep understanding into how some of the most vulnerable people in society "experience, negotiate and resist precarity" (Apostolidis et al., 2020). He aims to extract common experiences of some of the most precarious groups of working (and out of work) individuals and provide a wider understanding of how precarity may afflict groups of people of all walks of life. Thus, he poses an

important distinction between day labor as an "exception" and day labor as a "synecdoche*"* – a figure of speech in which a part is made to represent the whole.

As applied to his research, day labor understood as a synecdoche implies that the exceptional precarity experienced by day laborers could illustrate a common social condition imbued in all social relations (Ibid.). In other words, he distinguishes between the relational aspects of precarity in its exceptionalizing forms – the differences in manifestations of precarity between social groups – and the systemic experiences of precarity – common to all in the wider system of social relations, which permeate all strata of society. By drawing of Paulo Freire's theory of popular education, he aspires to make the different forms of domination and its causes objects of reflection by the oppressed (Apostolidis, 2021, p. 4). As Apostolidis explains, for Freire, researchers can apply a critical popular analysis by looking for "generative themes" in the accounts subjugated people make about their everyday lives (Ibid.). For Freire, a generative theme constitutes a "word or phrase that expresses a common situation in a striking way because it gives a vivid sense of concrete reality, emanates a poetic quality, exudes emotion, and lends itself to visualization" (Apostolidis, 2021, p. 5 cited from: Freire, 2000). The detected themes are considered "generative" only insofar as they encourage people to inquire about the power relations underlying behind their conveyed predicaments and consider potential ways to change them politically (Ibid.). If an expressed theme has the potential to convey distinctive experiences that reach further than those of its local community, then it may open a door for wider critical discussions and political action. In Freire's words, "to investigate the generative theme is to investigate people's thinking about reality and people's action upon reality, which is their praxis" (Freire, 2000, p. 106).

As Apostolidis exposes, a key theme found in workers' comments was the notion of "desperation" linked to their individual circumstances while paradoxically also claiming personal "responsibility" for "improving and doing right by family members, coworkers, and employers" (Apostolidis, 2021, p. 6). Workers in his study brought up notions of desperation through experiences of constantly searching for new jobs, shifting between them, while simultaneously "stuck" waiting for any opportunity that would pull them out of their personal situations.

In understanding the experience of precarity, while considering Azmanova's political economic drivers at the root of precarity i.e., the combination of the two antinomies of acute job dependency and surplus employability, it is in Apostolidis' notion of "desperate responsibility", I argue, where a common (or distinctive) experience of precarity may become potently visible. More on this below.

While Azmanova's concept is rooted in the systemic misalignment between responsibilities and resources, Apostolidis demonstrates how precarity unfolds through specific temporal dynamics, which profoundly shape how this misalignment is experienced by precarious subjects. In Azmanova's account we are rendered powerless out of our dependence on wage labor, while opportunities or access to wage labor and/or reliable forms of wage labor are diminishing or non-existent (acute job dependency) (Azmanova, 2022). This is creating livelihood insecurity even for those in highly paid jobs. The reliance on paid employment in an economy that is reducing such opportunities makes even those who are less likely to lose their jobs fear the potential of this outcome. This circumstance renders individuals unable to sustain their well-being causing harm to people's material and psychological welfare, including society's capability to manage adversity and govern itself (Ibid.). Azmanova speaks of a misalignment between power and responsibility where power is rooted in the resources (material or ideational) to carry on politically enforced responsibilities. Azmanova states:

"This [misalignment] is typified by the tendency to allocate responsibilities to citizens and public institutions without equipping them with the financial and institutional resources they need to carry out those responsibilities (think of the hospitals poorly equipped to cope with rising infections). On an individual level, we are given the responsibility to make ourselves employable and employed but the political economy does not create enough good jobs. In this sense, precarity is a politically generated disempowerment, experienced as incapacity to cope" (Ibid., p. 6).

For Azmanova, these resources may also relate to the time necessary to complete one's job. Think of the paradoxical configuration of performance goals set on individual employees (Williams & Beck, 2018). Company goals for profitability have become increasingly unattainable under regular forty-hour work schedules. As a result, workers never have enough time to meet these expectations, yet they must attempt to do so out of fear of losing their jobs. This pressure leads them to extend their working hours well beyond their contractual obligations. Further, even when working schedules are fixed and must be respected by employers, reduced resources or increased workloads often force workers to intensify their labor within the same number of working hours. In the nursing industry, where job schedules may be limited by law, workers have nevertheless been required to handle a higher ratio of patients within the same number of working hours due to staff or equipment cuts. This results in less time available per patient, thereby decreasing the quality of care and, potentially, the essential care a patient may need, while increasing the strain on workers to cope with the intensified workload within the same working schedule. Thus, it is not only the

extension of working hours but also the intensification of work within existing schedules, driven by a lack of material resources and thus by an extension or compression of working time (Hermann, 2014).

As mentioned by Apostolidis however, while Azmanova's focus insightfully rests on the socio-structural plane, there is a need to empirically substantiate these claims (Allen et al., 2023, p. 10). Apostolidis further suggests capturing "the distinctive ways various groups of workers today seem to be giving voice to these antinomies […] listening more attentively to these voices, confused and conflicting though they may be, within the process of theorizing social contradictions and their remedies" (Ibid.).

For Apostolidis, the theme of desperate responsibility captures the disempowerment described by Azmanova and further aims to conceptualize precarious subjectivity in a broader sense, adding to her analysis a temporal dimension of capitalist social relations. The experience of the incapacity to cope or the existing coping mechanisms narrated in Aposotlidis' research – such as notions of moral duty and responsibility located in his interviewees' discourses – are heavily predicated on precarious time structures (Apostolidis, 2019, p. 77-93). For Apostolidis, in the experience of precarity, time plays a central role, serving as both a mechanism of domination and a lens through which the subjective experience of precarity can be discerned.

Following his interviewees' accounts, workers' sense of desperation had to do largely with everyday experiences of time. He claims: "an aura of desperation engulfs the compulsive effort to subordinate all time to the demands of work and its pursuit, even as cohesive structures of time in everyday life come apart. Responding to this unresolved predicament with a pat narrative of self-advancement through personal responsibility is another desperate move" (Apostolidis, 2021, p. 10).

I interpret Apostolidis' grasp on workers' moral sentiments of obligation as originating in the same lack of material and ideational resources as Azmanova details, that is, the contradictions of surplus employability and acute job dependency. However, Apostolidis extends these lacking resources necessary for sustaining livelihoods and the ensuing moral manifestations originating more concretely from the subjection to contradictory temporal regimes. Thus, while Azmanova provides a macro-level theory of precarity, explaining its systemic drivers and its effects on livelihood insecurity, Apostolidis complements this by revealing how these structural conditions are lived through contradictory temporalities, shaping precarious subjectivities through moral obligation, desperation, and anxiety. A time regime is understood as "the politico-institutional forms taken by social time relations" (Martineau, 2015, p. 36). Allow me to delve deeper into the temporality of desperate responsibility.

In the identified theme of desperate responsibility, Apostolidis found a common denominator in experiences of desperation linked to a contradictory sense of temporality (Apostolidis, 2019, p. 7). Workers constantly found themselves in unstable circumstances – as the term 'day-laborer' would suggest – subjecting them to temporal discontinuities from the very nature of their temporary jobs or by depending on any opportunity to obtain one. This exposed workers to situations of vulnerability where changing and conflicting employer's demands became hard to cope with, especially regarding working tempos. "The random, stop-and-start timing of jobs, along with the lottery's uncertainty and prevalence of wage theft, aggravated the feeling these workers had that they never knew what would happen next" (Ibid.).

Simultaneously, while time could be experienced as discontinuous and unpredictable, it nonetheless bound workers to an oppressive temporal continuity as they also remained permanently anxious about securing a sufficient source of livelihood. To attain any means of livelihood, they would accept any job, at any wage they could get, illustrating their dependence on waged labor and desperation. Thus, while workers would be burdened by constant feelings of temporal instability, they also evoked a personal notion of "responsibility" linked to a distinct temporality (Ibid.).

Apostolidis exemplifies this by showcasing how workers would bring the notion of responsibility in terms of "using time on the job conscientiously" but also, to "take advantage of the time when they had no job to scour the city for work" (Ibid.). Workers would insist that "it was vital to always give it their best and to demonstrate this stout work ethic to employers in visibly unmistakable ways" (Ibid., p. 8). This notion of strong responsibility towards their jobs, however, could only manifest as symptomatic of precarity so long as their dependence on these jobs was acute. There is an element of coercion implied in these strong notions of responsibility.

In their circumstances as day laborers, there seemed to be a paradox in temporalities between the hopelessness of being in unpredictable and unstable situations related to working conditions (high degrees of involuntary flexibility or enduring hazardous working conditions) and the strong notions of responsibility and commitment towards obtaining a job or towards maintaining their jobs. Importantly, unpredictability becomes anxiety ridden when no other form of securing resources to meet their livelihoods are available.

Thus, staying continuously alert and committed beyond what jobs would usually require – what his interviewees categorized as keeping "eyes wide open" – expressed an oppressive continuity of time while the irregularity of their specific circumstances as day-laborers and the unexpected changes related to their jobs disturbed their time-flows irregularly. Workers would then attempt to reduce the anxieties and desperation

of discontinuous time-flows by embracing notions of responsibility predicated on careful time management (Ibid.).

The concrete circumstance of being a marginalized worker, inhabiting the status of illegality, having restrictions in accessing housing and other basic needs for securing livelihoods is what makes these workers exceptionally desperate. In these circumstances, day laborers search for "a stabilizing story of personal responsibility, with its reassuring promises of control over everyday events, sustained bodily integrity, and individual progress over time" (Ibid.).

What makes the theme of desperate responsibility analytically interesting is that it not only illustrates the exceptional circumstances of day laborers, but with the overarching theme of self-conflicting temporalities of desperation and personal responsibility, it also speaks to the realities of workers throughout capitalist society.

As such, Apostolidis refers to day labor as a synecdoche for the dynamics of precarity, which extend across society. Drawing on the works of Kathi Weeks and Franco Berardi as well as other critical theorists, he extrapolates how time flows operate in other sectors where productivity requirements also "blur divisions between work and nonwork time; work, or preparation to work, seeps into every moment of life" (Apostolidis, 2021, p. 9).

As Apostolidis remarks, experiences of desperation can be found in feelings arising from long-lasting crises as well as worsening working conditions and the extended consequences these have on bodies. As work becomes increasingly burdensome – the stress effects of corporate restructuring, longer working hours or rising anxieties about performance – feelings of desperation permeate employment across sectors. In this scenario, although in their own specific circumstances, workers are faced with temporal interruptions when attending to these hazards and develop a need to assess the risk of employment as well as to prepare for these risk factors when eventualities occur. However, as reliance on work constitutes the main social safety net to secure social reproduction, being available to work, and keeping up with this "risk assessment" both by maintaining the job or by searching for one becomes an issue of personal responsibility and expresses the ceaseless pressure of temporal continuity (Apostolidis, 2019, p. 9). I argue that this temporality of continuity – as a permanent angst towards obtaining or maintaining a wage – can be understood as the temporality of acute job dependency. This contradictory sense of time, as expressed by Barata and Carmo, allows us to understand the experience of precarity as a form of vulnerable time (Barata & Carmo, 2022), a time for which all sovereignty has been lost.

Not only meeting working standards during the workday but presenting yourself willingly available outside of the workplace subordinate workers to forms of oppressive

temporal continuity. As Kathi Weeks states, "the time of production continues well beyond the formal working day, the space of production reaches beyond the discrete work-place, and the relations of production extend beyond the specific employment relation" (Weeks, 2011, p. 142).

While this precarity is exceptionally experienced in its most extreme form among day laborers, as illustrated in Apostolidis' work, it nonetheless carries features of conflicting temporalities that afflict all of society (Apostolidis, 2021, p. 10). Thus, awareness of why the temporalities of everyday life are so unbearable and the social powers that make it possible as well as imagining alternative efforts to envision another future become neglected (ibid.). It is in this sense that precarity is politically incapacitating.

Thus, "desperate responsibility" and the conflicting temporalities of engaging in capitalist social relations constitutes a useful way to understand the systemic experiences – arising experiences resulting from the enactment of the competitive pursuit of profit – of workers in contemporary capitalism but simultaneously stemming from the situated experiences of workers and their exceptionalizing circumstances – their relational experiences of precarity. In other words, while the experiences of workers in different sectors will naturally be expressed exceptionally as a part of their individual predicaments, common notions of conflicting temporalities arising from self-perceived forms of desperation and responsibility can help unravel the dynamics which most workers are subject to. This will enable us to understand the ongoing forms of domination workers from different social groups endure and provide an entry point to gathering experiences of precarity both in its exceptionalizing and all-encompassing forms and thus freeing us from the constraints of the specificity of concrete social classes, occupations or income levels.

III.III. Exceptional temporalities and labor regimes

With the synecdoche, Apostolidis implies that the exceptional precarity experienced by day laborers, a particularly vulnerable group of workers, could illustrate a common social condition imbued in all social relations (Apostolidis, 2019). While the systemic origin of precarity is common to all, the forms, degrees, structural mechanisms, and variables involved in causing precarious experience varies across economic sectors which are subject to different accumulation regimes – i.e., the productive needs specific industries have in order to successfully participate in the competitive production of profit in which workers are embedded.

This entails that different industries with different productive needs for profit production and their corresponding temporal arrangements to successfully accomplish

this will influence the form workers experience precarity and thus the forms of temporal contradiction that Apostolidis names desperate responsibility. As Apostolidis remarks, "the composite theme of desperate responsibility names a widely encompassing social condition of precarity, notwithstanding its peculiar intensity for unauthorized migrants and other starkly vulnerable groups" (Ibid.).

Within the production of different vulnerabilities rooted in the misalignment between increasing individual responsibility and decreasing resources to fulfill them, in turn subject to different temporal regimes and forms of desperate responsibility, we will find a differentiation in subjectivity formation. Subjectivity here is defined broadly as how each social group makes sense of the functioning of the world and their place within it (López Calle, 2018).

To recall from above, subjectivity is shaped by the capitalist imperative of competitive production of profit which influences perceptions of successful life and accomplished selves. However, because precarity is not experienced equally between social groups, there is therefore also a difference in engagement with distinct forms of psychosocial symptoms related to a given social groups' position. Let us look at how the subjectivities of desperate responsibility are produced in distinct working regimes with distinct temporal arrangements.

III.III.I. Temporal regimes and the social division of labor

In attending to the experience of desperate responsibility, an experience of vulnerable time (Barata & Carmo, 2022), it is important to layout the formation of the specific socio-temporal regimes rooted in the current political economy. A social time regime is characterized by a temporal norm associated to the modern rationalization of working time (Briales, 2016, p. 7; Martineau, 2015, p. 47; Thompson, 1967).

What underlies these processes of temporal experience is the unequal distribution and control over time resources. As argued by Barata & Carmo (2022), vulnerable temporal experiences, what I interpret as experiences of desperate responsibility, "constitute a temporal context that expresses precariousness as an eminently temporal experience of vulnerability" attributed to the loss of control and sovereignty over lived time (Barata & Carmo, 2022, pp. 44; 52).

To clarify, the loss of control or sovereignty over time resources does not only happen when workers cannot control or decide their working schedules but also when all of life is temporally subjected to securing livelihoods, dependent on wage labor. When wage labor becomes the only source for achieving this, time within, but also beyond work becomes vulnerable as lives become subject to attaining or maintaining a

wage, the only source of autonomy. When this process is the result of concrete policies, control over the temporalities of life is then politically rendered vulnerable.

Further, when livelihoods are determined by what under the imperative of competitive profit production is understood as a successful life and accomplished self, even when salaries are high and jobs are stable enough to secure basic needs, they may still be rendered insufficient as subjects do not perceive this as meeting their livelihoods or will act out of fear of losing their privileged – if highly exploited employment. They are thus subjected to the same systemic sense of loss of control over their time, although to different degrees. Workers will thus embrace notions of responsibility to attempt to secure their livelihoods in an economy that, despite meeting their basic needs, will not provide sufficiently for them to feel secure and accomplished.

Thus, lived time becomes precarious only when rooted in the political misalignment between responsibility and power independent of how it is socially stratified. The loss of control over time becomes coercive. Otherwise, this loss of control over time resources is neither relevant in itself – as giving up control over time may provide a liberating experience – nor does it become historically and politically rooted, rendering it ahistorical and too broad to conceptualize.

To contextualize, the formation of social time regimes and interpretations of the contradictory experiences of time cannot be understood without the emergence of "abstract time" (Postone, 1993). Postone discusses abstract time as part of his broader critique of capitalist social forms. He contrasts abstract time with concrete time, suggesting that in capitalism, time becomes homogenized and abstract, independent of events or rhythms (such as natural or labor rhythms). Concrete time he names "the various sorts of time that are functions of events: they are referred to, and understood through, natural cycles and the periodicities of human life as well as particular tasks or processes, for example the time required to cook rice" (Postone, 2993, p. 201).

In contrast, he defines abstract time as "uniform, continuous, homogenous, empty time, independent of events" (Ibid., p. 202). Abstract time is measured in uniform, quantitative units, which allows for the regulation of labor and commodities based on standard intervals, such as hours or minutes. This concept of time is key to capitalism because it enables labor to be treated as a quantifiable commodity and production to be organized around the clock. As Postone claims "the progress of abstract time as a dominant form of time is closely tied to the progress of capitalism as a form of life" and thus "the abstract form of time associated with the new structure of social relations also expressed a new form of domination" (Postone, 1993, p. 213; 2014). This was the constitution of an abstract mode of measuring time, differentiated from natural cycles and biological rhythms, which was substituted with economic thinking and cost-benefit

calculations and made the rational action of capitalist markets possible (Dörre, 2011, p. 69; Martineau, 2015; Thompson, 1967).

The emergence of abstract time surged in Europe in the context of growing presence of markets as the form in which social relations were increasingly organized (Postone, 1993, p. 202). The times ascribed to these markets needed to be shielded from events which were unpredictable and dependent on natural cycles. Rather, markets required strict measurement and predictability in their exchanges, assessed in objective variables, and hence the emergence of an absolute, abstract time (Ibid.). This social transformation was epitomized by the invention and spread of clock time and established the framework for an absolute conception of time, detached from events (Barata & Carmo, 2022, p. 45; Hermann, 2014, p. 12; Martineau, 2015, p. 46; Postone, 1993, p. 200). This process would enable a capitalist understanding of time as a linear succession of events that would structure people's time both in and off work (Dörre, 2011, p. 69).

It was Marx who would famously describe that what lies behind this capitalist abstract temporality was abstract value as socially necessary labor. "A use-value or good only has a value because labor is objectified or materialized in it […] The quantity of labor itself is measured by its temporal duration and the labor-time in turn possesses a measuring rod for particular segments of time, like hour, day, etc." (Marx, [1867] 1981, pp. 7–40). Marx asserted that the enforcement of this time regime associated with value creation was characterized by claims of rulership and power asymmetries and therefore by struggles. As such, capitalist social time regimes are influenced by a political economy of labor, by social struggle and conflict (Martineau, 2015).

For those employed, time is experienced in separate fragments understood as their employer's time or time at work and their leisure time. As per the capitalist imperative of competitive profit production, "the employer must use the time of his labor, and see it is not wasted: not the task but the value of time when reduced to money is dominant. Time is now currency: it is not passed, but spent" (Thompson, 1967, p. 61). Barbara Adam illustrates this process well in the following passage of her book "Timewatch: the social analysis of time":

"Despite their diversity, all industrial time practices depend on time first being created to human design, that is, as abstract decontextualized and quantifiable clock-time. Built on the foundations of clock-time, a time economy could flourish and the connection between time and money be established. Time could become commodified, compressed and controlled. These economic practices could then be globalized and imposed as the norm the world over" (Adam, 2004, p.73).

The existence of capitalist (abstract yet quantifiable) social time is marked by heterogeneity. It is based on the separation between the times of production and non-production or re-production. There exist two different, but interrelated time-regimes bound by commodification. One is marked by the times of production of surplus value such as the times operating in industry and commodity markets where principles of capitalist reproduction based on labor exploitation take place (Dörre, 2011, p. 75).

It operates in social spheres, not yet fully commodified and therefore not directly exploited by capital in the economic sense but still dominated by capitalist abstract time. According to Klaus Dörre, there is a continuous dynamic of colonization of these non-commodified areas by capital accumulation (Ibid.). Other scholars, however, prefer the classical Marxist concept of intensification rather than expansion or colonization, to emphasize that the fundamental socio-temporal shift occurs through the commodification of social time (i.e., non-labor time), especially via the generation of relative surplus value (Briales, 2019).

Intensification refers not to the extension of capitalism into new domains, but to the deepening of exploitation within already commodified spaces. Rather than merely expanding, capital intensifies the use of time and labor, extracting more value from workers within the same temporal constraints. This occurs through practices such as accelerating the pace of work, boosting productivity, and incorporating technologies to increase efficiency – what Marx described as profit generation through relative surplus value (Marx, [1992] 1867, p. 798).

Under this framework, the socio-temporal change is not the colonization of new, non-capitalist spaces, but rather the commodification of social relations and time itself. Time becomes increasingly structured and dominated by capitalist imperatives. This intensification implies that social time as a whole – the way time is experienced and organized in society is transformed. Time is recalibrated and measured according to capitalist rhythms and demands. In this sense, time itself becomes commodified, and all aspects of life are synchronized with the logic of productivity and profit maximization (Briales, 2019, p. 582).

To explain the intensification of labor and time within already commodified spaces Álvaro Briales argues that the fundamental change is not the invasion of "time of life" – or non-work time – by work but the reconfiguration of social time to suit capitalist productivity. The introduction of flexible work hours, gig economy platforms, or remote work blurs the boundaries between labor and personal life (Apostolidis, 2021; Weeks, 2011). The gig economy is often presented as the epitome of precarious work, however, in highly competitive industries, where labor is stable, and contracts are long-term we can also find this dynamic.

Peter Fleming illustrates this in his book “The mythology of work: how capitalism persists despite itself” where he demonstrates how competitive pressures push employees to work beyond working schedules to meet company goals, which ultimately leads to the blurring of the boundary between private life and work life, through the expropriation of fragmented bits of time (Fleming, 2015, p.122).

Therefore, this blurring is not so much a colonization of life-time by labor-time but a deeper intensification where the logic of commodified time seeps into every aspect of social life, changing how people relate to their own time, work, and free moments or the time of social reproduction (Briales, 2019, p. 582). Thus “the kinds of productivity expected in such jobs blur divisions between work and non-work time; work, or preparation to work, seeps into every moment of life” (Apostolidis, 2021, p. 9)

While the extraction of surplus value within productive processes is what Marx named exploitation, what occurs beyond the sphere of production takes on different characteristics. There is a creation of an “outside” where processes of exploitation do not exist or exist partly. These non-commodified areas of social life are mediated by processes of accumulation, but only to a limited extent. In completely commodified areas of production such as industry, there is much more control over the times, spaces, and forms of labor required from salaried workers as would be the case in their own homes, where their work is still subsumed under capitalistic conditions of existence, and thus demands, but not to the same degree (Ferguson, 2020, pp. 121–130). What occurs in this non-commodified space is what Dörre refers to as secondary exploitation. That is, a form of exploitation in which “the rationality of equivalent exchange”, present in production between the exchange of labor for wages, does not take place, or only to a limited extent (Dörre, 2011, p. 77). Thus, even if work time is limited (e.g., 9–5), the demands of capital require workers to shape their non-work time around future productivity – leading to exhaustion, anxiety, and a sense of being “never off”.

However, as Kirstin Munro argues, both productive and reproductive labor occur within capitalist social relations (Munro, 2019). Even “outside” or non-commodified areas are shaped by mechanisms that devalue “non-productive” labor and ensure a supply of cheap labor, either for direct exploitation or to support capitalist accumulation. In these spaces, secondary exploitation arises: exploitation not through direct wage exchange, but via symbolic pressures (e.g., the belief that unskilled labor deserves less pay) and state policies like migration controls that maintain divisions between formal and informal labor (Dörre, 2011, p. 77; M. E. Giménez, 2018, p. 224).

Social reproductive labor, such as unpaid domestic work, exemplifies this. While not directly exploited for surplus value, it is still subsumed by capitalism through the reproduction of labor power (Becker et al., 2018, p. 363; M. E. Giménez, 2018). The organization of time in these roles reflects broader capitalist logics, fragmenting temporal norms across the division of labor.

This temporal restructuring directly links to Marx's concept of overaccumulation and Schumpeter's creative destruction, which show how capital must continually revolutionize production by creating and destroying markets "that incessantly revolutionizes the economic structure from within, incessantly destroying the old one, incessantly creating a new one" (Schumpeter, 1943, p. 83). As barriers to accumulation emerge, capital reconfigures spatial and temporal regimes to remove them (Dörre, 2011, p. 77).

It is within this conceptualization of social time regimes and the mediating dynamic of commodification and intensification of time (both productive and non-productive) where desperate responsibility as the experience of contradictory temporalities take place. "As a near universal mode of subject-formation, precarity constitutes desperately responsible individuals through contradictory temporalities of everyday work-life as oppressive continuity coexists and clashes with shocking discontinuity" (Apostolidis, 2021, p. 13).

In the following section I will address the existing heterogeneity of temporal regimes and their distinct but interrelated expressions throughout the contemporary political economy.

III.III.II. Organized vs. fragmented time regimes

After World War II, an organized time regime emerged in developed capitalist societies to meet the basic security needs of wage-dependent workers (Dörre, 2011, p. 79). This period combined efficiency, prosperity, and organizational stability through strong state intervention—nationalizing key sectors, subordinating profitability to growth, and supporting private capital (Azmanova, 2020, p. 95). Workers, integrated into bureaucratic labor systems, enjoyed stable careers and rising incomes under this regime (Dörre, 2011, p. 79). Wages were tied to social rights, contingent on the state's ability to shield them from market risks (Ibid., p. 80). Full employment policies sought to reduce precarity, though secondary exploitation persisted among women, migrants, and low-skilled workers excluded from protected labor markets (Dörre, 2011, p. 80; Kasmir & Carbonella, 2014).

This configuration was later dismantled. State intervention, New Deal consensus, and mass production-based economic models gave way under the declining profitability of welfare capitalism (Azmanova, 2020a, p. 99). In response, neoliberalism emerged – what Azmanova describes as a "return to socially disembedded markets" that gained traction in the 1980s (Azmanova, 2020, p. 222). This project reversed post-war gains for labor, including shorter work hours (Hermann, 2014, p. 186), through privatization, deregulation, and global market liberalization (Azmanova, 2020, p. 100).

Consequently, the Fordist model – with its stable careers and predictable time structures – was replaced by a flexible, network-based organization of labor (Azmanova, 2020, p. 101; Boltanski & Chiapello, 2017). This transformation also restructured temporal regimes, dismantling Fordist rigidity and introducing uneven shifts in working time across sectors and populations (Briales, 2019, p. 584; Hermann, 2014, pp. 190–194). In traditional production industries, long hours prevail while in services, short hours and flexible working schedules are the norm. "Services differ from production insofar as the potential to increase output per unit of work time has always been limited. Human interactions can be standardized, especially with the help of new information and communication technologies, and they can be externalized in the form of self-servicing; but they cannot be routinized and intensified to the same extent as assembly line work" (Ibid., p. 192). Therefore, service industries, for instance, would attempt to reduce work time per unit of output by adjusting work time as closely as possible to dynamic demand cycles.

This was represented in the emergence of Taylorism as a new productive configuration where new forms of time management within the work process would prioritize efficiency and optimization by dissecting work time into discrete units to maximize output breaking down tasks into small, repetitive and measurable actions. "The separation of conception and execution of work became the key to the establishment of a greatly enhanced mode of control in the factory and, consequently, to a new regime of surplus extraction" (Ibid., p.60).

However, even though production technology became more adaptable, work organization continued to adhere to the rigid model of division and standardization, which was efficient so long as productivity rose with increased output per working hour. During the 1960s and 1970s, however, there was increasing resistance towards the Taylorist structure of work. An increasing number of workers became dissatisfied with the idea of enduring the tedious routine and repetition of work in Fordist factories.

Frustration and dissatisfaction led to employees not showing up for work, intentionally damaging equipment, engaging in unauthorized work stoppages, and

occasionally participating in authorized strikes (Ibid., p. 66). Further, not only workers struggle put pressure on previous production methods, but new production requirements from the mixed models of Fordist and Taylorist production required increases in flexibility, variability and quality of production (Ibid.). Thus, lean production developed, a new form of work rationalization in which task integration and carrying "the efficiency drive" beyond direct production was the main goal. As Hermann puts it, "task integration may have been a response to growing worker dissatisfaction, but it was also part of a new wave of rationalization aimed at expanding surplus labor time. This time, however, surplus maximization was based on reduction of worktime per unit of output, while the unit of output per unit of time was kept high" (Ibid., p. 68).

Part-time work regimes in services constitute an illustrative example of how work is adapted to dynamic demands. As Kathi Weeks mentions, "in many forms of work – for example, in many service sector jobs – employers want more from their employees than was typically demanded in the factories of the industrial era: not just the labor of the hand, but the labors of the head and the heart. Post-Taylorist work processes therefore tend to require more from immaterial laborers than their sacrifice and submission, seeking to enlist their creativity and their relational and affective capacities" (Weeks, 2011, p. 69).

When it comes to skilled or highly qualified work, however, such as in knowledge-intensive sectors, the situation differs. In this sector, employers cannot exert direct control over an employee's work due to its creative nature, making it difficult to intensify. Thus, "rather than increasing output per unit of time or limiting input per unit of output, knowledge workers are encouraged to put in unpaid overtime" (Ibid.). This unpaid overtime is partially accepted in exchange for the "freedom" to make choices within their employment without strict supervision or consent from employers and the intrinsic satisfaction employees get from their jobs, understood as their "passion" (Murgia & Poggio, 2014).

In these sectors, new forms of work organization through project work encourage greater worker autonomy in exchange for greater workloads and stress (Hermann, 2014, p. 193). Importantly, for knowledge-intensive industries, the individual freedom to choose one's own working hours does not equate to the freedom of choosing long hours or unpaid overtime. This is a result of the capitalist impulse to increase the extraction of surplus value from labor by extending working hours in an industry where worker control is difficult.

In sum, the increasing drive of extracting surplus value from labor time does not always equate to an expanding working day. It can also be the result of industrial and

technological development which opens the path for the extraction of relative surplus values. The tension between increasing output per unit of production (absolute surplus value) and limiting or optimizing worktime per unit of output (relative surplus value) results in a simultaneous compression, extension and variation of work time for different groups of workers in different industries in accordance with productive needs and profitability. Working times have thus become increasingly polarized with some workers putting in increasingly long hours while others – usually women – putting in short hours. In both cases, commodification pressures have consequently made work more intense overall (Ibid., p. 193).

Distinct temporal labor dynamics tied to distinct productive needs coexist simultaneously. Importantly, there is a dynamic interrelation between these accumulation regimes and the configuration of their specific labor markets, whether their profits are better attained from more organized productive structures or more flexible disorganized ones. The designation and intensification of organized temporal regimes to a segment of workers is possible due to the fragmentation of temporal regimes of others. In other words, the work of the latter industries also contributes, in one way or another, to the reproduction of the labor force of the former ones. This dynamic relation is not just illustrated by direct care and consumer services, but also "by the myriads of new emerging activities aimed at saving reproductive time for the final consumer. This includes the sale of goods and services through digital platforms, delivery and home services, as well as all the activities that are part of the logistics chains such as storage, transportation, and distribution" (López Calle & Pena Dopico, 2023, p. 3).

This liberated reproductive time in turn is not used freely but is used to remain increasingly productive. Thus, long working hours are made possible by buying services that would otherwise have to be attended to. That is, time is bought from those whose labor tends to be flexible and cheap for workers with stable jobs to put in extra hours. This is especially the case in reproductive labor, which is made vulnerable through a series of labor market mechanisms and state regulation in order to reduce its costs (Becker et al., 2018).

Increases in productivity, technological development and great capacity to produce wealth paradoxically increases the relative scarcity of working time (acute job dependency), which tends to be allocated in a polarized way: on the one hand, in an intensified, super-specialized and highly remunerated way for reduced layers of workers who put in long working hours; and, on the other hand, unskilled and fragmented for more and more population, which nevertheless must have their life time permanently available for work (Briales, 2019, p. 583). In other words, these time

regimes are constituted in direct relation with each other and are all subject to the need for competitive profit generation. The deepening precarity of vulnerable groups excluded or partially excluded from the job market is directly related to the precarity and malaise suffered increasingly and lastingly also by those with high qualifications or academic degrees and stable presence in the labor market.

It is within these regimes of social time related to concrete regimes of accumulation where desperate responsibility takes its distinct form. In line with Apostolidis, I argue that desperate responsibility as the contradictory temporality of everyday life contains the potential to name the plight of the most virulently oppressed while also, through the figure of the synecdoche, illustrate how time may be continuously oppressive and fragmented in sectors with different productive requirements. As Apostolidis claims "to treat day labor as a part that represents the whole is by no means to claim finality for this provisional interpretation of widely encompassing social trends. Rather, it is to engage in a heuristic act of representational figuration, knowing that critical-popular engagements with other oppressed groups would yield distinct images of generalized precarity" (Apostolidis, 2021, p. 4).

These distinct images are to be drawn extensively from the themes generated by precarious workers' comments. Thus, with the objective of understanding the subjectivities and potential for emancipatory practices of precarious multitudes, I will, in the following chapters, provide a detailed description of the theme of desperate responsibility in two very different productive sectors. On the one hand, workers in the banking sector subject to very competitive productive requirements who yet have the privilege of – normally – having relatively stable and well remunerated jobs; and on the other hand, domestic and care workers, often subjected to non-standard and flexible type of employment and who endure harsh working conditions.

Conclusion

This chapter aimed to explore and provide a framework for understanding the phenomenon of precarity as a systemic condition that extends beyond the labor market and permeates various aspects of life under what Azmanova (2020) has described as "precarity capitalism". Precarity capitalism is the latest configuration of what she has theorized as the repertoire of capitalism and is characterized by a "generalization of precarity across social classes, professional occupations and income levels; the active distribution of resources from weak economic actors to powerful ones by public authority in pursuit of global competitiveness; fear based motivation to engage in the system" (Azmanova, 2020, p. 203)

Drawing on the basic tenets of critical theory as devised in the Frankfurt School along with critical contributions of Azmanova, Apostolidis and other scholars, I have described how precarity is not limited to unstable employment but represents a broader state of economic and social vulnerability caused by political and systemic imperatives. Precarity capitalism has redefined the dynamics of labor and life, intensifying the pressure on individuals to remain employable while reducing access to stable, well-paying jobs. This has resulted in a pervasive experience of insecurity, as the responsibility for securing one's livelihood has increasingly shifted to individuals, even as the resources to fulfill this responsibility have diminished. The key contradictions of this system – surplus employability and acute job dependency – reveal how the pressure to remain in the workforce affects not just the most marginalized, but also traditionally secure workers, contributing to a generalized state of precarity.

In this chapter, I have further established how, under the contemporary configuration of capitalism as a moment where precarity has intensified and extended to broader society, social stratification is based on the capacity of access to wage labor, thus establishing social groups who are affected by precarity to different degrees as labor market insiders and labor market outsiders, or on the margins of the labor market.

In attending to the subjective experience of precarious groups, I draw on Apostolidis to describe how this experienced "powerlessness" pushes workers to embrace strong notions of desperately enforced responsibility based on moral duty and obligation (Apostolidis, 2019, p. 88). As Apostolidis contends, I argue that this "desperate responsibility" is not simply a moral and affective condition but is founded on a temporal contradiction: individuals are caught between the incessant search for vital stability (acute job dependency) and the daily experience of disruption. That is, even when employment may appear continuous or secure, workers are often forced into reactive, fragmented modes of time management, where each day is saturated with shifting expectations, escalating demands, and insufficient resources – dependent on the productive requirements of their sectors. This daily disruption is rooted in the contradiction between rising performance pressures and the lack of adequate support, the incursion of commodified time into non-work spaces, and the constant need to adapt to new managerial strategies or client demands. These dynamics, shaped by both sector-specific constraints and broader capitalist imperatives, sustain a form of temporal domination that makes future planning difficult and undermines personal autonomy. In this sense, precarity is not just economic or contractual instability, but a condition of vulnerable time – where the ability to structure, own, and meaningfully inhabit time is persistently undermined by the imperatives of capital. Workers are suspended in a perpetual present, consumed by immediate tasks for maintaining their source of

livelihood. In this way, desperate responsibility emerges from the clash between continuity and disruption – between the search of long-term security and the reality of incessant short-term crises. It is precisely this temporal disjuncture that transforms responsibility into desperation.

While these moral obligations and self-imposed coping mechanisms may appear as ethical agency, they remain deeply constrained, often reproducing the very structures that generate precarity. They constitute, as Apostolidis illustrates in his work, a limited form of agency that attempts to preserve self-worth, employment or social recognition under unlivable conditions (Apostolidis, 2019, p. 88–89). Nevertheless, the figure of the synecdoche allows us to grasp how this affective-temporal structure of precarity operates universally, while also recognizing the sector-specific symptoms of precarization, shaped by the productive logics and time regimes of distinct industries. As Apostolidis argues, the synecdoche expresses how the part – the lived experience of a single precarious subject – comes to reflect the whole, allowing us to see how individualized suffering illuminates the systemic contradictions of precarity under contemporary capitalism.

Ultimately, this theoretical framework reveals that precarity is not merely a failure of the capitalist system but a defining feature of its current modality. It underscores the need for a critical rethinking of how societies allocate economic risks and opportunities and calls for the study of emancipatory practices from a totalizing form of oppression. Only by acknowledging and addressing these systemic contradictions, particularly their temporal articulation, and attending to how people of all walks of life make sense of and negotiate their ongoing precarity, can we potentially devise windows of emancipatory – if not radical – political practice.

Chapter 3

Methodological considerations

I. Approaching the field and point of departure

My research in precarity began with a longstanding curiosity in social and political sciences motivated by a personal feeling of unrest related to my and many of my acquaintance's experiences with labor, expectations about the future, and especially, a longstanding sense of crisis. Being born in the year 1994, it was when I turned fourteen that the 2008 economic crisis hit globally, with Spain being among the most affected European countries. Around the same time and amid the economic crisis, I began developing some form of political consciousness. Ever since, it does not seem that the crisis, then turned social through the active participation of the state (Alami & Dixon, 2021b; Azmanova, 2020c), has ever ceased. These circumstances motivated me, ultimately, to apply for a Ph.D in International Relations, under the supervision of Albena Azmanova, whose work on precarity inspired the search to better understand the dynamics underlying my life experiences and broader sociological curiosities as well as my political leanings. As such, the main influence of this work lies in her book "Capitalism on Edge", published in 2020 and which has been cited many times in this thesis.

I thus began my research inspired by Azmanova's theses on precarity. As developed thoroughly in the theoretical framework, she contends that we are living in a period in which capitalism, as a system of social relations, has universalized insecurity for the majority of the population – irrespective of employment type and income – thus characterizing what she has named capitalism's latest modality, "precarity capitalism", an evolution of neoliberal capitalism (Azmanova, 2020c, p. 2). I share her argument that indeed, precarity in the twenty-first century has extended and intensified for all, including the benefactors of the capitalist social system, thus making precarity a relevant feature to describe the state of the twenty-first century's global political economy, that is, one of precarious multitudes.

Azmanova's work on precarity is empirically grounded on a variety of secondary sources, including economic statistics, sociological studies, surveys and political analysis. For instance, in her book, she illustrates that increased competition within deregulated and open markets has increased overall commodification pressures for all – a key argument – through an ILO survey, which attests to how in fifty different countries, there are longer hours spent in paid employment (Azmanova, 2020c, p. 146). Another example is shown when she argues that precarity is also suffered among the privileged by drawing from the European Social Survey in which skilled professionals report the highest levels of work-life conflict due to pressures from stressful jobs (Ibid., p. 156).

Azmanova also convincingly draws from political theory and points at the structures as institutionalized social orders to assert that what primarily governs and shapes the political economy of capitalism is what she has signaled as its systemic imperative, the competitive pursuit of profit, rather than economistic analysis focused exclusively on the ownership of capital and distinct formulas of distribution. In this way she revives Marx's ontology of capitalism as a "system of social relations that includes one's relations to oneself, one's relation to society and humanity's relation to nature that cannot be fully reduced to sets of economic relations or modes of political economy" (Dakwar et al., 2022, p. 2). However, while she solidly grounds her work on secondary data and provides a lucid account of the systemic, structural and relational drivers of precarity, a few questions remain unresolved. These questions relate, in my observation, to a more detailed stratification of precarity (Lorey, 2015); the existing relation between distinctly precarious groups (Lopez Calle, 2018) and ultimately a sociological and anthropological account of agency among subjects in distinctly precarious circumstances.

I thus aim, through my research, to further comprehend empirically, the existing understanding of precarity and its lived experience. Beyond examining how structural and systemic drivers intensify and expand precarity, I seek to broaden the scope of its interaction with social subjects through in-depth, semi-structured interviews which attempt to shed light to how the subjects themselves conceptualize their own precarious circumstances. Furthermore, my contribution lies in providing a detailed understanding of how precarity is experienced across different areas of social stratification, the relationships between distinct precarious groups, and the potential for emancipatory agency among them.

Considering the highly contested nature of the notion of precarity and its relevance in the scholarship of labor sociology of the last 40 years (Della Porta et al., 2015; Doogan, 2015); considering the need for addressing variegated experiences of precarity across social classes (Allen et al., 2023b); and considering that precarity has been deemed as politically incapacitating (Azmanova, 2022; Barata & Carmo, 2022; Tejerina, 2019); this research aims to respond to the research question:

- What do precarious subjects from different social groups do about their precarity?

This naturally leads to a plethora of sub-questions such as:

- Who can be considered precarious?

- How is precarity experienced and how are experiences among social groups different?
- How does precarity shape subjectivity?
- How are emancipatory practices enacted – if at all – from totalizing precarity?
- Does emancipatory practice represent a form of radical agency and what can we extract from how distinct social groups navigate variegated precarious existences?

Before disclosing the justification of my methods, I will firstly address my interview subjects and case study location, specifically the domestic and care sector and the banking sector, in Madrid, Spain.

II. The political allocation of precarity: The domestic and care sector and the banking sector in Madrid

As I argue in my theoretical framework, following Azmanova's argument, precarity is now (metaphorically) afflicting the 99% (Azmanova, 2020c, pp. 137–168). The competitiveness driven agenda of Western economies has increased competitive pressures on society as a whole, including the winners of the unequal distribution of resources. This is the case due to the organization of capitalism through the two antinomies Azmanova has described in her work and which I have discussed in detail elsewhere. These are "surplus employability", the contradiction between the potential for decommodification – thanks to the development of productive forces (automation) – and the paradoxical increase in commodification pressures – i.e., increased reliance on gainful employment. And the second, "acute job dependency", which is the tension created by the decreasing availability of good jobs while people's reliance on employment keeps rising in a context of staggering wages and long-lasting austerity policies, which have reduced social security provision (Ibid., p. 192). The underlying root of these antinomies is the profit motive, i.e., the systemic source of precarity which indeed subjects all population irrespective of class.

Already Marx stated that "the true barrier to capitalist production is capital itself. Capital and its self-valorization appear as the starting and finishing point, as the motive and purpose of production; production is production only for capital, and not the reverse, i.e. the means of production are not simply means for a steadily expanding pattern of life for the society of the producers" (Marx, 1894, p. 358). In other words, it is competition and the constant development of productive forces that put individual capitalists under pressure, thus subjecting them to the imperatives of accumulation and the race for profits.

In debating Azmanova's book and how critical social theory should be confronted today, Paul Apostolidis and Azmanova bring up a point in which I situate the necessity and the contribution of my own research i.e., in understanding precarity as a pathology that can be encountered in all of society yet manifested distinctly across social classes. They consequently state the need to study the diversity of precarity. As they claim, the precarity of the rich is under-researched (Allen et al., 2023b, p. 11). Indeed, if precarity is a tendency driven by relational and systemic forms of domination, generalized through structural mechanisms, this must be empirically addressed in the subject's own experience.

This brings forward questions which these authors glance upon and which the literature on precarity has yet to resolve. Their questions are related to the stratification of precarity and the existing interrelation between precarious groups as well as the scope for agency in the search for (radical) emancipatory practice. Thus, a fundamental research question to address is how precarity is politically allocated. It is indeed not enough to state that we are all (most of us) precarious. If precarity is everywhere, then it may be suggested to lose conceptual relevance. What does precarity help us comprehend? What makes the difference?

If precarity is understood as the result form of insecurity of livelihoods due to its dependence on paid labor, it can be argued that anyone whose livelihood is not dependent on this insecurity can be considered not precarious. Azmanova contends that "a person's capacity to step out of the systemic logic of competitive production of profits is predicated on the ability to extract sufficient income from the process, as well as on the capacity to find an alternative source of livelihood" (Azmanova, 2020, p. 144). Hence Azmanova metaphorically states that only the 1% effectively escape the tying effects of precarity. I further argue that just because a social pathology affects an overwhelming majority in a system of social relations it would be naïve to believe we are equally precarious. This brings me to the question: how are different social groups precarious? What are the mechanisms in place that cause precarity to be distributed and experienced unevenly? And how is precarity experienced subjectively? How do subjects conceptualize their own circumstances and thus build emancipatory action – if at all?

Precarity is undoubtedly a salient issue among the poor and the excluded, but it is also present, to distinct degrees, among middle classes and higher up the ladder (Armano et al., 2022; Azmanova, 2020c; Della Porta et al., 2015). What do these experiences share and what makes them different? What are the structural mechanisms (stemming from structuring institutions) that drive power asymmetries and thus build concrete precarious subjectivities? While the systemic roots of precarity – the

competitive production of profit – can explain its generalization across strata, it is in the structural and relational forms of domination – the access (or lack thereof) of material and ideational resources, including time, and the domination of one actor over another due to these asymmetries – where differences between social groups become apparent.

Further, there is one clarification I would like to make regarding my contribution: without disregarding and clarifying the inevitable differences between these groups, I principally aim to discern the interrelation between them and how they interact. That is, to investigate the existence of precarity in one social group as subordinated to the precarity of another and vice-versa because, as argued in this thesis, the variegated experiences of precarity in distinct social sectors are mutually constitutive. As several authors remark, the intensified precarity faced by vulnerable groups who are excluded or only partially included in the job market is closely connected to the increasing and persistent precarity experienced by individuals with high qualifications or academic degrees, and even those with stable employment (Apostolidis, 2019; Briales, 2019; Dörre, 2011). That is, the precarity of one group of actors is enabled by the precarity of another. The common ground of mediation between these variegated precarities is related to the distinct temporalities they inhabit and their temporal co-dependence. That is, the fact that temporal work regimes, assigned to specific productive requirements in some sectors such as more competitively concentrated industries are reliant on different temporal work regimes in other sectors such as more temporally fragmented and insecure such as in gig employment (Dörre, 2011; Lopez Calle, 2018).

Further, I aim to address what these groups, afflicted by distinct structural mechanisms do about their precarity, which aims at addressing the question of political agency. It is in this task, I argue, that I can avoid "hegemonizing" experiences of precarity by superficially passing over the specificities of more vulnerable groups on the one hand, and on the other hand, underestimating the precarious experiences of more traditionally well-off populations.

By addressing the interrelation between precarities I aim to provide direction towards uncovering two phenomena: the first, how the capitalist systemic imperative of accumulation tends to produce disposable, vulnerable and fragmented labor (Colectivo Arosa Sun, 2020) of increasing working populations, and how this in turn, serves to sustain a small group of workers which face intense, highly specialized, and well-paid work, but which require increasingly long hours or labor intensity (Briales, 2019). The second, and in addressing the political agency of the precarious multitude through their own subjectivities, I aim to expand on "how people in diverse social quarters understand their conditions of work and life and the pathways towards

improving things – on their own terms, with their own words" (Allen et al., 2023, p. 10).

Following Azmanova's antinomies of contemporary capitalism, social stratification is increasingly determined by access to the labor market. "The distribution of life-chances begins to be strongly predicated on personal control over one's entry or exit from the labor market" (Azmanova, 2020c, p. 154). The resulting development of these antinomies has contributed to the expansion of precarity beyond poorly paid and unstable employment and precisely this conceptualization allows for the study of precarity as a wider social phenomenon. As detailed in the theoretical chapter, the expansion of global competition has created an incapacity of national economies to provide enough good jobs (secure or paid enough) which has resulted in increasingly excluding working classes from the labor market or otherwise forcing them to flexible employment and/or with poor working conditions (Ibid., p. 155). On the other hand, those who have remained employed in well paid jobs have seen their work intensify significantly. Consequently, where working hours have not increased, the number and quality of tasks have become overwhelming. Overall, work has intensified for all (Hermann, 2014; Messenger et al., 2007).

To establish the relation between two distinct groups of precarious subjects, I draw on David Rueda's distinction between labor market insiders and labor market outsiders (Rueda, 2006). He defines labor market outsiders as "the group of people who are either unemployed or hold jobs characterized by low levels of protection and employment rights, lower salaries and precarious levels of benefits and social security relations" (Rueda, p. 387). The labor market insiders are characterized by being workers with highly protected jobs (Ibid.). As such, I have chosen two groups of workers to analyze.

Before disclosing the groups of workers I have chosen, based on Rueda's categories, I recognize the existence of broader and more specific categories of analysis in which working classes can be divided. That is, distinctions that are not solely based on labor market insiders or outsiders. For instance, Azmanova considers outsiders "groups without a chance to enter the labor market" and who are excluded from the attributed social rights that come with employment (Azmanova, 2020c, p. 155). She differentiates outsiders from groups of workers on the margins. These are "workers in temporary employment on an involuntary basis, especially in sectors exposed to globalization" (Ibid., p. 157). Further, and based on Marx's categories, Beverly Silver also presents a threefold categorization in the "remaking of the working class" from the perspective of class conflict. She presents three types of working-class struggles related to distinct groups of working classes. Those are the struggles of newly emergent working classes – "those who are being incorporated as wage workers into the latest

phase of material expansion"; a working class in destruction – "those who are being spit out as a result of the latest round of restructuring" – and the reserve army of labor "who are surplus to the needs of capital" (Silver, 2016). These categorizations provide deeper and more detailed understanding of the transformations of working classes in line with transformation of capital as well as the struggles they endure.

However, I choose to use Rueda's slightly simplified categorization because within the sectors I have endeavored to study lies a heterogeneity of types of workers and struggles which I do not wish to separate. That is, within each sector I have chosen to scrutinize, lies an amalgamation of workers on the margins, who are unemployable, or who are otherwise trapped in employment out of fear of losing their sources livelihood, all of which are, to some extent, precarious. Thus, I follow the two categories David Rueda presents, which distinguishes between labor market insiders and labor market outsiders – within which those on the margins, as theorized by others, would be included.

II.I. The domestic and care sector as highly vulnerable labor

I have chosen to study the domestic and care sector, which I have understood as labor market outsiders. To clarify, I do not consider them outsiders because they lack opportunities for employment, but rather, because domestic and care labor is politically rendered low value labor and thus systematically subject to poor working conditions, low protection from unemployment and lack of unemployment rights (ILO, 2021a; Pérez Orozco, 2019; Perez Orozco & López Gil, 2011).

Due to recent shifts in demographic and social trends, the domestic and care sector is characterized by an increasing need of more labor as the supply of workers globally do not meet the overall demand for care, creating overwhelming opportunities for employment (ILO, 2021a). Paradoxically, while employment opportunities abound in the sector, they are often insufficient for workers to meet their own needs because working conditions in domestic and care labor is politically rendered invaluable. This mismatch between the global demand for care and scarce supply of labor – and a wider set of variables such as the breakdown of the previous care model, the commodification of care labor or the transfer of labor from national to migrant workers – is what has broadly been called the care crisis (Fraser, 2016; Pérez Orozco, 2009; Perez Orozco & López Gil, 2011). That is, the growing imbalance between the increasing demand for care services (such as childcare, elder care, and healthcare) and the inadequate supply of resources, support, and infrastructure to meet these needs. As Nancy Fraser puts it, the care crisis refers to "the pressures from several directions that are currently squeezing a key set of social capacities: those available for birthing and raising

children, caring for friends and family members, maintaining households and broader communities, and sustaining connections more generally" which, as she states is leading not just to a crisis of care but to a broader crisis of social reproduction (Fraser, 2016).

In Rueda's criteria, these features would qualify domestic and care workers as labor market outsiders. I thus use Rueda's full definition of labor market outsiders to refer to those subjected to a social sector in crisis, particularly the domestic and care sector.

II.II. The banking sector as highly valued but precarious labor

Higher up on the scale of economic retribution and life-chances are those with stable employment, which are generally highly skilled or trained and consequently provided with better paying jobs. Due to their sector of employment, the firms these workers are employed in are deemed highly competitive and thus enjoy high levels of benefits and public provision as the state is now tasked with ensuring that they thrive in the global economy (Azmanova, 2020c, p. 222). One prominent sector in which competitive advantages are often present in national economies is the financial services sector, and specifically, the banking industry. In Spain, in terms of competitiveness, the banking sector may not be as dynamic or globally visible as industries like tourism, the pharmaceutical industry, the automotive industry or construction (Heymann, 2024), but it remains a fundamental pillar of the Spanish economy, especially for its role in financing and ensuring the stability of other key sectors.

In its historical evolution, the banking industry in Spain has undergone a deep process of market concentration, commencing earlier than, but especially acute since 2008 and the ensuing financial crisis. The reason for this concentration is fundamentally attributed to the entities' attempt to reduce costs and increase their profitability. Specifically, profits in the financial sector have been severely undermined in recent years following a context of low interest rates, higher regulatory frameworks and the increased need to shift the business model as competition intensified with the arrival of new economic agents who have appeared in the processes of digitalization (CC.OO Servicios, 2022a). Prior to the financial crisis, the number of financial entities stood at 88. However, after long processes of mergers and acquisitions, concentration in the financial services sector has led to an oligopoly of firms which currently consists of 10 banking groups. This has resulted in the reduction of 105.065 jobs and the disappearance of 23.673 banking offices to provide services for a population that in the same period increased by one million (Ibid.).

The banking sector nevertheless remains one of the sectors of the economy with the most competitive salaries (Randstat, 2024) with an above-average wage rate,

exceeding 90% of all other employment, and a below-average level of temporary employment rate, which stood at 5.8% in 2023 (Randstat, 2023). Thus, following Rueda, the second group which I have chosen to study is the banking sector, i.e., labor market insiders, characterized by having highly protected and well remunerated jobs who are yet exposed to high degrees of competitive pressures.

Further, within the sector, I have chosen to particularly study the case of Caixabank, justified by its position in the Spanish banking sector as the entity with the most presence in the peninsula, leading by market share percentage in Spain (De la Mora et al., 2024). Caixabank is a notable example to illustrate the way economic actors become increasingly squeezed by competition. The Catalan savings bank has a long history of mergers and acquisitions, culminating in one of the most significant recent mergers in the banking industry when it absorbed the state-owned Bankia in May 2021. This merger, valued at €4.3 billion, significantly improved CaixaBank's operational efficiency by integrating and, overall, reducing its workforce and branch network. The acquisition elevated CaixaBank to the status of one of the world's largest consumer banks, earning it the "World's Best Consumer Bank 2022" and "Best Bank in Western Europe" awards from Global Finance (Daly, 2022). Originally a modest savings bank with a focus on social responsibility, CaixaBank has grown into one of the top five financial institutions in Spain. The Bankia acquisition solidified its position as the second-largest bank in the Spanish market, only behind Banco Santander, with total assets reaching €592 billion in 2022 (Ibid.).

II.III. Madrid as location for precarious multitudes

Further methodological considerations should address the location of the study. In the case of my research, the chosen area designated for the study of stratified precarity, and the interrelations between precarious groups is the capital city of Madrid, Spain.

Madrid is a region marked, in recent decades, by its integration into both national and international commercial networks, yet also a setting of increasing inequality where severe vulnerabilities persist (Brey et al., 2023, p. 5). Madrid has a well-developed high-level industrial and service sector, and in 2020, it was the region with the highest GDP in Spain. However, inequality in Madrid is also particularly acute. Since 2015, the S80/S20 ratio in Madrid has consistently remained above the national average. In 2022, Madrid ranked as the fifth most unequal region after Melilla, Ceuta, Canarias and Andalucia (INE, 2022a). The city's economic and territorial landscape is characterized by significant disparities in wealth and income, exacerbated by factors such as urban gentrification, labor market polarization, and uneven access to resources (Leal & Sorando, 2015).

One of the primary drivers of inequality in Madrid is the division between high-income and low-income neighborhoods. This geographic segregation perpetuates a cycle of inequality, where those in wealthier areas benefit from better public services and infrastructure, while poorer residents face social exclusion and economic marginalization (Ariza de la Cruz, 2022). Moreover, Madrid's economy has shifted towards a service-oriented model, favoring high-skilled jobs in finance, technology, and tourism. While this has created wealth for some, it has also led to the decline of traditional manufacturing sectors, leaving many low-skilled workers unemployed or in unprotected low-paying jobs (Ariza de la Cruz, 2022; Leal Maldonado & Domínguez Pérez, 2008). This labor market polarization contributes significantly to income inequality and spatial segregation in the city.

As detailed in the above section, the criteria for choosing the participants of this research were – departing from a broader analysis of economic and political shifts of the global economy and understanding social stratification of precarity as a function of labor market access – based on Rueda's criteria of labor market insiders and labor market outsiders. Madrid is a city characterized by high polarization and levels of inequality and thus constitutes an ideal location to carry out field work based on these criteria; specifically, its productive transformation towards the service economy, in which both social groups I have chosen are a part of, i.e., domestic and care service and financial services.

III. Methods: Immanent critique, Life (hi)stories and desperate responsibility

The goal of my research, as mentioned, is twofold. In the first instance, it is to trace precarious experiences, specific to distinct groups of workers situated in different areas of social stratification and to understand the relation between these groups. In the second instance, my aim is to discern what each group does about their precarities, if anything at all. The question thus arises: How do we grasp experiences of precarity, which, while common in their root (the two antinomies of contemporary capitalism) are yet particular in their exposure to structural mechanisms and positions relative to other social groups and further, are experienced distinctly. To solve the gap between the relative position of the two social groups, and their commonalities, I have endeavored to trace life (his)tories, which constitutes a useful tool through which to operationalize an immanent critique.

To recall, immanent critique was a method born out of the Frankfurt School, but which was already present in Marx and Engels. It consists in comprehending "the

central features of contemporary society by understanding its historical and social development, and tracing contradictions in the present which may open up possibility of transcending contemporary society and its built-in pathologies and forms of domination" (Devetak, 2013, p. 138). As per the Marxian method of analysis, knowledge is always conditioned by historical and material context. Knowledge is thus always situated, that is, historically specific. As Azmanova puts it in tracing the fundamental tenets of critical theory and paraphrasing Adorno, "socially induced injustice and liberation from it (justice) make sense only from the internal perspective of the (social) subjects of that experience on their own terms" (Azmanova, 2020, p. 28).

The life history method is appropriate to grasp situated experiences of precarity because it is usually utilized to document "the inner experience of individuals, how they interpret, understand, and define the world around them" (Faraday and Plummer 1979:778 in Bryman, 2012, p. 489). It is a method through which the interviewee recounts their own stories, through their perspective thus providing space for agency in social life (Bryman, 2012, p. 490). While the use of life histories, or life stories (here used interchangeably) can be used to carry out open ended interviews where participants decide the direction and choose the experiences they wish to highlight, I decided to narrow the space and theme of the conversations towards my two goals: first, locating the potential drivers and concrete mechanisms of precarity in each sector and second, locating instances of agency and contestation through the interviewee's accounts of their own predicaments.

Importantly, the experiences of participants are embedded within social and structural contexts that need to be exposed to grasp a wider understanding of precarious experiences. In critical theory, to solve this issue, a crucial step lies in tracing the histories of these situated knowledge and the latent contradictions in the formation of contemporary social subjects (Devetak, 2013, p. 138). Thus, in approaching the field and developing an interview guide, I have previously made a critical historical analysis of the development of each sector in which the participants are embedded, considering the two antinomies of contemporary capitalism which Azmanova distinguishes. I have then discerned the grounds of social stratification based on labor market access. Hence the previous selection of the two social groups chosen.

III.I. Research design, interview methods and data collection

The interview structure I have chosen follows a semi-structured order. In-depth semi-structured qualitative interviews allow me to cover a wide range of questions which provide flexibility for me to switch the order of questions or otherwise continue digging into a point made by the participant with follow-up questions. Thus, rather than having

specific and detailed questions, I used an interview guide with themes I wished to touch upon but leaving the exposure of their life stories to the participant. The interview guide follows the theme I wished to trace during my interviews. That is, the theme of desperate responsibility, which as I argued, following Apostolidis (2019), constitutes a potently visible temporal experience of precarity.

Considering that the experience of precarity can be understood as an experience of desperate responsibility, which is expressed in temporal contradiction, I argue, it follows to record the participant's objective time use and the social practices in them as well as the contradictory subjective experiences found in this "use" of time. The notion of desperate responsibility becomes methodologically interesting because, while Apostolidis draws this concept from his study with migrant day-laborers in the United States, he claims it to be a syndrome that does not solely affect the most vulnerable exceptionally but society "writ large" (Apostolidis, 2018b, p. 76). That is, it illustrates a syndrome or pathology which is rooted in the systemic imperative of capitalist accumulation but also provides a margin to understand precarity across distinct social groups.

The way he conceptualizes this is through the figure of the synecdoche, i.e., a figure of speech in which a part is made to represent the whole. Thus, while focused on one social group – migrant day-laborers – he mobilizes the concept to illustrate differences between the relational aspects of precarity in its exceptional forms by highlighting the disparities in precarity experienced by one social group and the systemic experiences of precarity, which are shared by everyone within the broader system of social relations. This allows researchers to understand desperate responsibility as a syndrome of precarious experience across different strata allowing simultaneously to capture exceptional experiences of precarity without losing sight of its systemic drivers.

I argue that two temporal elements need to be recorded to understand the precarization of social groups based on contradiction. Firstly, it is the objective use of time. That is, how subjects use their time through the social practices they carry out during the hours of their days. This provides us with practice in terms of specific tasks, and the real time used to perform these tasks. This may be time spent at work, performing specific work-related duties, but also, it can be social practice beyond work such as migrating, expanding social networks, caring for children, performing domestic labor, or leisure activities. Following the "objective" realm of one's time use and to grasp contradiction – should there be any – it is not only necessary to record what is done, but why, also obtaining the subjective nature of time use through the participants' discourse and what they desire to highlight. It is in the intersection between "what is

done" and "why it's done" – the objective material conditions and practices of time use and the subjective orientation of its unfolding – that contradiction renders itself visible.

The voluntariness of doing an activity (i.e., if it is coercive or not), or how it is done becomes relevant to illustrate how notions of desperation, should there be any, and the subsequent responsibility to continue said "desperation producing activity" are enacted. Desperate responsibility manifests when a conflict emerges between the objective allocation of hours to work and the coercive sense of responsibility that dictates the specific amount or intensity of those hours. This dynamic illustrates how precarity permeates everyday life in distinct ways across different social groups – whether through the extension of work into the home or the sheer intensity of labor at the workplace, which drains workers' energy and deprives them of activities they would otherwise engage in after work, had it not been for the exhausting demands of their labor.

In addition to semi-structured interviews in which life histories are gathered, I have also engaged in participant observation or ethnography. I immersed myself, on several occasions, in different activities carried out, specifically in domestic and care worker organizations where participant observation could indeed complement my in-depth interviews. This allowed me, beyond talking to interviewees and gathering their individuated experiences, to engage in the collective activities which on many occasions they considered extremely important for their alleviation from the individualizing experiences of domestic and care labor. I participated on three occasions in overt (i.e., with consented invitation) ethnographic methods.

In the first occasion, I was invited to visit the CETHYC center (Center for the empowerment of domestic and care workers), where I was to carry on an interview with a spokesperson for the organization. To complement the interview and show me the militant activities they carry out, they invited me not only to observe but also participate in these activities with other domestic and care workers. These involved a more formally designed information session about domestic and care worker rights, labor conditions or legal resources to struggle against unjust situations at the workplace. Further, it involved sharing the break room kitchen with them. In this space is where they would get together, bring food and informally share their experiences as workers in the sector. They invited me to share a space of conviviality where informal networks of mutual aid would form and where they would provide each other with forms of social security where state provisions would not. This included sharing personal experiences that would alleviate symptoms of loneliness and exclusion, but also, this could mean providing temporary housing, monetary support, legal or psychological assistance as mentioned by several participants.

In a second occasion I was invited to a theatre play, specifically organized by domestic workers, which aimed at illustrating the plights of their work and life stories. The play was meant to illustrate the journeys of these workers (most were migrant) and the difficulties of arriving in Spain, obtaining employment, housing, residency, leaving their lives behind as well as integrating in the country. With this play, they not only engaged with the audience and created a space for creating consciousness and exposed the political neglect of their labor and life-journeys, but also, for themselves as an act of empowerment. It was an act of agency and resistance. The play, but also the process culminating in the play itself, was rendered politically empowering as they would use it as a resource for consciousness building and creating informal networks of shared resources. Afterwards, they invited me to share food and experiences with them while they would hand out flyers and information about their union SINTRAHOCU.

On a third occasion, I was invited to attend a pro bono workshop held by "Senda de Cuidados", where two lawyers militantly provided legal assistance to workers undergoing unjust labor conditions where legal action could be helpful. These included but were not limited to situations of unfair dismissal, working unpaid overtime or different forms of abuse in the household by the employers, among other worker specific circumstances. On this occasion, I did not actively participate, but was invited to sit with the workers, organizers and lawyers through the whole process. In a similar manner to the SINTRAHOCU union, or the CETHYC center, there was first a welcoming round, where workers would introduce themselves over food and drinks and speak about their struggles. There would also be an introduction of the organizer's activity, a description of resources available for newcomers and an explanation of how the organization generally functioned. After a few drinks, the lawyers would then sit with the workers, one by one, taking notes on each case, offering legal advice and assisting in denouncing their employers where legal grounds for it were available. The rest would patiently wait together, sharing food and conversation, often about their personal circumstances.

In sum, in what respects to the primary data I have obtained, I have followed a mixed methods approach. I engaged in qualitative semi-structured, in-depth thematic interviews, gathered life-stories of targeted social groups with the goal of grasping precarious subjectivities and processes of agency, whether collective (organized) or individual (personal action). Asking to recount life-stories, specifically through the interviewee's professional careers, focusing on objective time uses (within and beyond labor) and the reasons they would allocate specific time uses to specific social practices, I argue, allows to discern the contradictory elements between desperation producing activities and socially induced (coercive) responsibility to carry these out – the

syndrome of precarious experience. Further, I have engaged in consented ethnographic methods where activities carried out by unions or organized workers allowed me to observe their strategies against the totalizing effects of precarity.

While most interviews were in person, some, due to time constraints, needed to be carried out through online methods, particularly using Zoom. Online interviews risk losing information through the conversation as non-verbal cues such as gestures or facial expressions can be lost or not properly registered. Nevertheless, it also became a tool which facilitated speaking to key actors, union representatives or organization spokespeople who would otherwise not be able to either temporally or spatially hold the interviews.

To complement the collection of primary sources and its limitation for wider representation I have also used secondary sources. While individual experiences of precarity may have particular or be considered distinctly from interviewee to interviewee, it is through national statistical data, as well as other scholarly articles, including political analysis, sociological studies or organization reports where their individual stories may come together through common experiences reflected in these datasets and wider political analyses.

To illustrate, while in the domestic and care sector, migrant workers may have very different reasons for migrations or experiences upon arrival, despite their different nationalities, they may share common experiences upon their arrival to Spain due to migration and regularizations laws that apply to them equally. Thus, while they may highlight different vulnerabilities and the way workers are afflicted by them, common aspects can be drawn from common norms to which they are exposed. Looking at national statistics provides a wider picture of the sector these workers are in. For instance, the care and domestic sector is characterized by high levels of migrant labor, subject to high degrees of temporary employment and overwhelmingly feminized, thus providing grounds for common experience among participants, notwithstanding worker's individual differences and experiences of the sector. In the case of national (Spanish) domestic workers, obvious differences are present in the fact that they do not have an international migration experience.

However, while their life stories may feature less degrees of vulnerability due to already having a Spanish nationality and thus access to more public services for having a residency or nationality, they are still entrapped in the exploitative dynamics of a politically devalued sector which very commonly hires their labor informally and heavily subjects them to their employers will, without protections or social security (Perez Orozco & López Gil, 2011). Other documents have also served to compliment the narration of my interviewees' life stories. For instance, the book "Biosindicalismo

desde los territories domésticos" is a compilation of conversations with domestic and care workers, union members and activists. This book also contains the life stories of several members of Territorio Doméstico and the history of the organization, on which I draw to showcase instances of emancipatory (if not radical) agency.

Organization and union reports as secondary sources have also been useful in highlighting the state of the industry, drawing commonalities between subjective experiences. For instance, Comisiones Obreras annual report (CC.OO Servicios, 2022b) of the state of the labor market in the banking industry helps draw a broad picture of the common predicaments workers endure in their jobs. No matter their position in the organigram, whether higher level executives or lower-level account managers, the industry dynamics are the same for the sector even if they do not equally affect each worker in the organigram. The banking sector is characterized by high levels of concentration and a historical and progressive closure of branch offices, leading to massive layoffs. In addition to digitalization processes, the banking industry's shifting business model affects all workers, even despite the degrees to which their jobs may be protected from industry shifts.

Lastly, I have also used scholarly political and sociological texts, including articles and books from key authors who have already delved into the themes on which this thesis touches upon, i.e., precarity in the banking sector and in the domestic and care sector. In each chapter dedicated to each sector there are sources which include some of the prominent scholars who have spoken of these subjects from a critical perspective. This includes sociologies of labor in each sector, from the degradation and devaluation of the domestic and care sector to the dynamics of concentration and increasing managerialism in the banking sector.

In sum, secondary sources provided the chance to include information with high-quality data sets derived from large, reasonably representative samples (Bryman, 2012, p. 327) and which serve to compliment, in detailed fashion, the responses of my interviewees so that their experiences are not interpreted in a vacuum. Further from quantitative statistical data from wider data sets, secondary sources including union and organization reports, within which workers' experiences in the same sectors and organizations I have spoken with are accounted and have also served to provide a wider representation and broaden the life stories I have gathered from my participants.

III.II. Data collection and narrative analysis

Despite the subjective particularity of each interviewee, and in addition to secondary sources, it is important to pay attention to the repetition of themes from one interview to another, specifically, the evocation of the same external constraints (Bertaux, 1980).

In following Apostolidis' Freirean methodology, I too am looking for generative themes in the accounts of oppressed people's discourses. A generative theme constitutes a "word or phrase that expresses a common situation in a striking way because it gives a vivid sense of concrete reality, emanates a poetic quality, exudes emotion, and lends itself to visualization" (Freire, 2000, cited in: Apostolidis, 2022, p. 5). Thus, it is appropriate to operationalize, I argue, a narrative analysis of my interviewees' discourses in which generative themes may be discerned.

Narrative analysis "focuses attention on people's stories, concerning sequences of events that permeate their lives" (Bryman, 2012, p. 491). It provides space for data that is sensitive to the temporal sequences that interviewees (often in the form of stories) account about themselves or events by which they are affected. Through narrative analysis the researcher is capable of not only recording what actually happened, but also, how people make sense of what happened and even further, to what effect (Ibid., p. 582), allowing for the capture of subjective experience and the personal evocation of participants' potential for agency.

Narrative analysis proponents argue that most approaches to qualitative research neglect that people often understand their stories in terms of continuity and process, which if ignored, abandons the interviewees' perspective (Ibid., p. 582) because these processes and events are given relevance by the narrator's experience. While it is precisely "life histories" or autobiographical methods where narrative analysis can be applied to record participant's own autobiographical view, narrative analysis can reach even further as it may record not only the entire life span and individual episodes of participants accounts, but also, the connections between them (Ibid.). The aim of narrative analysis is precisely to "elicit interviewees' reconstructed accounts of connections between events and between events and contexts" (Ibid., p. 584) providing information about the function of the narrative itself.

Robert Miller suggests narrative interviews in life stories or biographical research focus more on uncovering the interviewee's perspective as expressed through their life or family story, rather than strictly on the factual details of that life (Miller, 2000). Narrative analysis provides space to discern individualized experiences of precarity, highlighted through my interviewees' own perspective and which sometimes remain hidden from obvious sight. For instance, on several occasions, participants did not see themselves as precarious and yet, when asked to describe their everyday lives in deeper detail, they end up describing precisely the coercive mechanisms through which their lives become precarious, through strong notions of desperate responsibility. One interviewee would claim that she had been a good worker, ambitious, proud and incentivized. However, she would work for so many hours, or with such intensity,

driven from a coercive sense of responsibility towards her status, that she would suffer from heavy migraines. This exposes the ideological framework and subjectivities through which interviewees make sense of their reality and yet, also exposes the dire effects of precarity on the body and mind.

While narrative analysis can also be used beyond qualitative interviewing, e.g., applying it to documents or to data, it yet serves more prominently as an approach to interpret qualitative data, emphasized by stories that people employ to account for events (be it through open, semi-structured interviews or participant observation) (Bryman, 2012, p. 584). Narrative analysis may refer to long periods of time such as entire life stories, such as in relation to occupational careers, or to specific events. In my research, narrative analysis serves to analyze life stories, related to long periods of employment (or unemployment), although I have focused on the social practices during and beyond current employment to grasp dynamics of precarization not just in the labor market, but in the sphere of social reproduction, where symptoms of precarity often permeate. Examples of this can be found in exhaustion, pain, stress about the coming workday, inability to disconnect and other forms in which labor subsumes (formally or not) non-labor time.

III.III. Sample selection: Size, recruitment process and demographics

This research followed the method of purposive sampling, which seeks to select the "units (which may be people, organizations, documents, departments, and so on), with direct reference to the research questions being asked" (Bryman, 2012, p. 416). The research questions provide a guideline of the units to be sampled as well as the categories of analysis, which need the focus of attention (Ibid.). When the precarious multitude constitutes the 99% (Azmanova, 2020c) metaphorically speaking, everyone is a potential subject. Hence the two social groups I have narrowed my research to, which constitute two relevant fractions of the object of analysis. As such the sampling strategy followed two separate paths for each social group.

For both sectors, I strategically searched for participants through contacting labor organizations or by reaching out to organization representatives. Specifically, for the domestic and care sector, I contacted the organizations SEDOAC (Servicio Doméstico Activo), Territorio Doméstico, Senda de Cuidados and SINTRAHOCU (Sindicato trabajo de hogar y cuidados). These organizations are unions and formally organized spaces where workers get together to deliberate about their working conditions and personal circumstances as well as provide services for a variety of issues including but not limited to psychosocial and legal services. I spoke with several representatives from

these organizations as well as non-members who have engaged with their services such as visiting domestic workers or the family members of said workers.

Within the domestic sector I held a total of eleven in depth interviews, lasting from roughly one hour to two hours. I also attended the organization of "Senda de Cuidados" as a participant observer where I did not hold any in-depth interviews but where I could freely take notes on the activities and services they held for other domestic and care workers. The same dynamic occurred at SEDOAC and the CETHYC center, where I could speak to a representative and was later invited to passively participate in their formative activities, including the informal spaces of conviviality. Lastly, I was able to attend one of the plays from the theater group "Las Caminantas" which later held an information session together with the domestic and care union SINTRAHOCU. The in-depth interviews were held in every participant's location of choice to facilitate their willingness to talk to me as well as the time of their convenience, especially considering that their work often left them little time for leisure.

Of the eleven interviewees, eight were migrant workers. There was a heterogenous mix of nationalities, although mostly from South and Central America. One participant came from Colombia, one came from El Salvador, one from Mexico, one from Honduras, one from Dominican Republic, one from Venezuela, one from Paraguay and one from Romania. The remaining three interviewees were Spanish. Ten of the eleven participants were women. The age ranges of the participants went from 31 (the youngest) to 58 (the oldest).

In the banking sector, I managed to speak to employees by contacting several trade unions. Specifically, I contacted Comisiones Obreras, the majority union of Caixabank, members of the SECB (the Caixabank union), and several members of CGT (Confederación General de Trabajadores) among other union representatives who had worked or currently work in other banks. While I focused on workers of Caixabank, I also carried out what I deemed to be a few complementary interviews with workers in the banking sector, including workers of Banco Santander, union members who had formally been part of the sector for several years including a worker whose workplace has been externalized and now works for a subsidiary of Caixabank. All these experiences in the banking sector, whether exclusive to Caixabank or not, contributed to grasping the sector dynamics, specifically those concerning the concentration of firms, the staff and office branch reductions over the years, the changing shifts in the business model, elements of digitalization and the increasing role of managerialism.

From the banking sector, I held thirteen in-depth interviews and spoke to fourteen participants. One of the interviews was held in conversation with two employees simultaneously. Importantly, I attempted to collect interviews from employees in a

variety of occupations within the firm so that experience within the bank would also be heterogeneous. Of the fourteen interviewees, nine were from Caixabank, one currently working for Banco Santander, two from a subsidiary providing legal services, one from a Caixabank auditory services subsidiary, and one was a retired caixabank union member but who had been part of the executive board of Comisiones Obreras.

In both sectors, I followed a snowball sampling method. This method proposes an initial sample of participants or small groups of people relevant to the research questions, and these sampled participants then propose other participants whose experience may be valuable or of the relevant characteristics to the research (Bryman, 2012, p. 424). Initially I began contacting union representatives and organizations, who, at the end of our interviews, were kind enough to put me in touch with other workers who would also be willing to lend me their time. This snowball method led me to also interview non-affiliated union members to grasp a wider view, not necessarily influenced by the views of the organizations I initiated contact with.

III.IV. Ethical Considerations

The nature of the research and ensuing interview guide potentially picks on sensitive information, including topics that could be difficult for the people involved to retell such as their personal stories, distress, and difficulties. Speaking about the struggles surrounding precarious livelihoods, whether in stable employment or not, can be difficult. It was not uncommon that interviewees would mention issues around depression, anxiety, stress or loneliness when it came to precarious existence. As such, ethical measures have been taken in anticipation to ensure that the physical and psychological well-being of the interviewees were not adversely affected by the research or were alternatively reduced to the minimum.

In doing so, I ensured everyone gave informed consent (either verbally recorded, or signed). I did this through providing an information sheet in which firstly, my research was explained transparently, and in which secondly, they were reminded they could choose to no longer take part in the study if they did not want to at any point of the interview. I clarified that any reason for discomfort, distress or embarrassment would be enough for the participant to end the interview at any point, discard a question, or the entirety of the interview in case participants regretted their participation in the study or anything they specifically referred to. Questions were made available beforehand for participants to read should any of my questions cause discomfort.

The information sheet contained the following sections: what the study is about, in which a detailed explanation of my research is explicated and the relevance of the participant's role; a section on the voluntariness of the study, disclosing, early on, that

any interaction is completely voluntary; what is expected of the participant, which only referred to the availability of time and a location convenient to the participant; a section on what happens to the data once the interview is over. Participants were assured that computer files were encrypted (i.e., no one other than the researcher will be able to access them) and the computer itself will be password protected. The digital version of the interviews is completely anonymized, removing any identifying information, including name and place of employment, if requested. Participants were informed that anonymized direct quotes from the interview may be used in the study, reports or publications, without an attachment to their names. All personal data will be kept confidential and will be kept separate from interview responses, if requested. The above information was provided before accepting the interview. The information sheet will be provided in the annex.

Lastly, this research adhered to the Ethics Review for Research with Human Participants form at the School Research Ethics and Governance (REAG) of the University of Kent of which ensured all data was processed with integrity and confidentially, fairly, legally and transparently.

III.V. Limitations

The research encountered limitations on several fronts. The first set of limitations comes from the choice of methodology and scope. The use of qualitative in-depth interviews and the compilation of life stories to reflect realities may not be generalizable to larger populations. Thus, the data may be biased towards the life-experiences of specific profiles of workers living in Madrid and whose lives are largely influenced or dependent from geographic specificity, that is, from the legal frameworks operating in Spain, both at a national and regional level. This includes laws on migration, residency, housing, competitions laws, employment laws, or the regime of social security to which workers are bound exclusively in Spain. While indeed the purpose of in-depth interviews is precisely to obtain detailed life experiences of participants, to avoid losing broader generalizability, I used secondary sources which gave context and deeper meaning to their individual life experiences, including the theoretical premises that permit tracing the systemic drivers of precarity common to all, and the structural mechanisms which pushed my participants to encounter similar experiences among them common to their specific sectors. However, it should be recognized that the particularity of the study taking place in Madrid and Spain poses issues with generalizability in other cities and countries where regulations in a wide set of areas may not entail the same troubles such as where resources, social protection or social services may be more or less accessible to these workers.

Further, while I have used secondary sources to complement my interviews, within a mixed-methods approach, I did not consider employing surveys as a method. Surveys could have been helpful in complementing, with a higher degree of detail, my interviewees' life stories because I would have tailored the questions towards my field of enquiry and the two specific sectors and profiles of interviewees that I have been looking for. In other words, reliance on secondary sources, rather than incorporating surveys as a methodological tool may undermine the robustness and higher level of detail to my field work.

The sample size of my field work has also been limiting for the research. I obtained a total of 25 interviews (11 from the domestic and care sector and 14 from the banking sector). I also carried out 6 more interviews which were not directly related to the two sectors I had previously narrowed down but whose participation aided in obtaining a wider perspective on dynamics of precarization in other sectors. These included a civil servant, a car mechanic, two therapists, a nurse and a musician, all in different labor regimes (freelancers, government agent or sanitary services).

Certainly, a wider range of interviewees illustrating further realities, would improve the quality of the research, the reliability of the sample and a more comprehensive understanding of the phenomena of precarization. This would potentially include more domestic workers from other nationalities such as eastern European and northern African, also prominent in the Spanish domestic and care sector (Perez Orozco & López Gil, 2011). From my interviewees in Caixabank, I would have also benefited from obtaining interviews from more workers in higher ranking positions. However, this illustrates yet another limitation in my field work, that of accessibility to workers.

In both sectors, I encountered difficulties in obtaining interviews. In the domestic and care sector, while workers were not reluctant to talk about their experiences they often had no time. Indeed, there were cases of women who showed distrust towards me as a researcher from a university, especially a foreign one. Nevertheless, one of the main issues was that these workers did not have much free time to spend, and when available, did not want to spend it talking with a researcher. Another issue was, when talking to domestic and care organizations and unions, they were also extremely occupied providing services and, as one organizer told me, their organizations often reject student's research projects from which they see no benefit in participating in for their purposes.

In the case of Caixabank however, a more interesting phenomenon occurred. The higher up I reached out to in the organigram, the less willingness there was to talk to me. The area manager, who held the highest position of all my interviewees, refused to be recorded and asked me on several occasions to not write down specific points of her

story, related to her job. Similarly, the branch director, who held the second highest position of my interviewees, also refused to be recorded. They showed clear signs of mistrust and caution, especially when talking about specific unpleasant experiences at work. These two interviewees were also reluctant to provide further contacts in similar ranks of their work. On the contrary, commercial managers, those who stand on the "front lines" of the sector, as expressed by one interviewee, were eager to talk about the injustices and intense labor they endured daily and further did not take issue with highlighting the often abusive or neglectful behavior of their superiors.

Arguably, a further limitation stands at the fact that the point of saturation has not been reached. Saturation is "the phenomenon whereby, after a certain number of interviews (biographies or not), the researcher or the team have the impression that they no longer learn anything new, at least as far as the sociological object of the research is concerned" (Bertaux, 1980, p.11). Insofar as several experiences both from Caixabank and the care and domestic sector are yet missing in terms of representation (more workers higher up the Caixabank hierarchy and more representation in the domestic and care sector), one could argue that there is still something new to learn. To fill this gap, I have complemented the life stories and experiences of my participants with secondary sources to find and contextualize the repetitions (Bertaux, 1980) and potential generative themes through which interviewees, as a social group, make sense of their struggles.

Researcher Bias and Reflexivity has also had a limiting role in my study. As a result of an initial incomprehension of the phenomenon of precarity, I began blindly assuming that it was literally everywhere and that participants would recognize this as our conversations and the drivers of their precarities would unfold and become apparent. While indeed, precarity is broadly prevalent and marks what Azmanova calls the "social question of the twenty-first century" (Azmanova, 2020c, p. 106), this does not mean that everyone is precarious or that participants would recognize their struggles as one related to precarity. To address this bias, beyond explicating the drivers of precarity in the theoretical framework, I have also addressed, on the one hand, the formation of (precarious) subjectivity, unfolding how subjective the experience of precarity takes shape as a form of individualized (specifically desperate) responsibility (Apostolidis, 2022) which, on the other hand, reveals how precarious subjectivity itself renders the condition of precarity invisible through discourses surrounding strong notions of personal responsibility. This has allowed me to follow a concrete criterion in understanding and determining where and how precarity operates, from its systemic drivers to its structural and relational forms of domination and its symptomatic expression in participants, whether cognizant of them or not.

Conclusion

In this chapter, I have reflected on the appropriate methodology used for my research in the study of precarity in two social groups. Firstly, I clarify the personal initiating point of my research and the purpose, beyond methodological considerations, I embarked in the theme of precarity and sociologies of labor. Following the determination of the theme, I have established the need to understand precarity across social sectors, in distinct areas of stratification, where precarity is manifested distinctly, despite its common systemic origin. The relevant research question I discern attains not just what precarity looks like in distinct social groups, but also, how these social groups interrelate between each other and take a role in the wider system of social relations. Lastly, I attempt to address the question of agency against the expanding precarity of the twenty-first century. I have identified two relevant social groups that lend themselves to the study of precarity in distinct forms in separate areas of social stratification. The domestic and care sector, understood as labor market outsiders or on the margins of the labor market and the banking sector as workers which could be considered labor market insiders.

Understanding the precarity of these sectors not only involves the rigorous look at the history and political economies of each sector or the wider dynamics of capitalist accumulation, but also at the intersubjective realities of the workers who endure the severe symptoms of precarity and from whose perspective, instances of agency and potential for emancipation can be drawn. As such, after discerning the two social groups and the location of the study, I propose the use of the autobiographical life story (Bertaux, 1980; Bryman, 2012; Miller, 2000) through semi-structure in-depth interviews. I have also applied other methods such as one group interview and the use of secondary sources. These methods allow, I argue, to grasp the interviewee's perspective as interpreted by them, rather than by an external imposition of "objective" facts. This highlights what the interviewees deem important and helps locate precarious subjectivities in their own words.

Further, I draw on Apostolidis' concept of desperate responsibility as the visible symptom of precarious experience. Following Apostolidis, I argue that the syndrome of desperate responsibility highlights the individual and particular experience of precarity, while also disclosing the wider dynamics of precarization through what he addresses as the synecdoche.

I propose a narrative analysis of the interviews I have undertaken, which I argue, serves precisely to understand the stories recounted by participants from their own

perspectives, that is, not only the events that happened, but the importance interviewees give to these events and how they provide them with meaning.

Chapter 4

Precarity and paid reproductive labor: The domestic and care sector

Introduction

This chapter aims to explore the critical intersection of care and domestic labor, precarity, and the concept of desperate responsibility within the domestic and care sector in Spain. To do so, I draw on Paul Apostolidis's formulation of desperate responsibility (Apostolidis, 2022) as the experience of precarity. This analysis seeks to uncover how precarious workers in the care sector are subjected to a politically individualized responsibility that far exceeds their ability to fulfill it, both materially and ideationally, how this produces vulnerable time, and how this circumstance molds workers' subjectivities.

Domestic and care work in Spain is a sector emblematic of broader trends in capitalist economies where social reproduction, often gendered and racialized, is pushed to the margins of formal labor, despite its essential role in sustaining the economy (Barbagallo & Federici, 2012b; Díaz Gorfinkiel & Martínez Buján, 2021; Ehrenreich & Hochschild, 2004; Fraser, 2016; M. E. Giménez, 2018; Munro, 2023; Pérez Orozco & Gil, 2011). In this context, workers – especially women and migrants – are forced to endure conditions of heightened insecurity and powerlessness, where their labor is devalued, yet they are continuously expected to take on critical, life-sustaining tasks (Barbagallo & Federici, 2012; Becker et al., 2018; Hermann, 2014).

The syndrome of desperate responsibility, I argue, is particularly useful for understanding the paradox that lies at the heart of precarious labor in the care sector. In my interpretation, it serves to vividly describe the experience of workers who are increasingly held accountable for securing their own livelihoods, all while lacking the structural support to meet these demands. This resulting incapacity to cope produces a desperate assimilation of individual responsibility to successfully meet their livelihoods. Yet it is through the participants' own accounts of their circumstances that these instances of desperate responsibility should be traced, therefore expanding their situated experience of desperate responsibility and loss of time sovereignty.

Specific to this sector, the syndrome of desperate responsibility reflects a broader societal contradiction: while the domestic and care labor these workers perform is indispensable to capitalist reproduction, it often remains underpaid, undervalued, and relegated to informal, unregulated work environments. This chapter traces how such contradictions manifest through both systemic and structural mechanisms and personal experiences of care workers, providing an exploration of the institutional frameworks that perpetuate their precarity.

By grounding the concept of desperate responsibility in the broader political economy of care and domestic labor, this analysis aims to demonstrate how precarity

extends beyond simple economic vulnerability and renders subjectivities vulnerable. I refer to a deeper form of powerlessness than just rooted in economic insufficiency but where care workers must carry the weight of immense responsibility in contexts that politically render them unable to fulfill it adequately.

Following this premise, the chapter shifts to the empirical investigation of the domestic and care sector in Spain. Here, under a Marxist understanding of social reproductive labor and its social function for the perpetuation of capitalist accumulation, I analyze how domestic, and care workers navigate their precarious roles. To do so, I tend to the formal and informal divisions within the labor market, where the informal sector remains a significant component of care work (ILO, 2021a; Pérez Orozco & Gil, 2011).

This analysis relies on secondary literature but, more prominently, on first-hand accounts from workers themselves, illustrating the everyday realities they face and how they struggle with job insecurity, exploitative working conditions, and the absence of adequate social protection. Furthermore, these accounts are contextualized within the structural mechanisms shaping specific life trajectories: from the special social security regime that segregates domestic workers from other labor sectors to the growing role of migrant women in this workforce, subject to migratory and foreigner laws. This chapter therefore also examines how institutions actively devalue domestic and care labor. As legal protections remain weak or non-existent, particularly for those working informally, care workers are compelled to engage in acts of desperate responsibility – taking on excessive workloads, working underpaid hours, and often sacrificing their own well-being to meet the demands placed upon them to sustain their livelihoods.

The discussion also extends to the gendered and racialized features of care work. The historical division between productive and reproductive labor has long confined women to the private, domestic sphere. However, as global capitalism increasingly commodifies care labor (Fraser, 2016), this sector has become a site of deep exploitation, particularly for migrant women from poorer countries who are drawn into precarious, low-wage jobs in wealthier nations (Los Molinos, 2017). In Spain, this trend is especially acute, as a significant proportion of domestic and care workers are migrant women, many of whom work without legal status or protection, further exacerbating their vulnerability (Ibid.). This chapter thus seeks to connect the local experiences of care workers in Spain with global patterns of precarization.

Ultimately, this chapter aims to provide a comprehensive examination of how desperate responsibility manifests in the Spanish domestic and care sector, tying together theoretical insights with empirical evidence. By understanding the drivers of precarity and the experiences narrated by precarious subjects' accounts, we can unpack

the structural mechanisms that render care workers particularly powerless and identify how workers make sense of the root causes of their exploitation. This chapter further intends to illustrate potential windows of emancipatory action from the perspective of the workers themselves.

I. The social function of reproductive labor

In the Marxist understanding of the social totality, and thus the agglomeration of conditions for capitalist accumulation, one must look beyond its institutionalized form – i.e., the wage and the way organized work manifests. The dynamics that take place behind wage labor and its institutional configuration is the labor of social reproduction. Social reproduction should not be viewed as to reproduce labor power alone as claimed by proponents of social reproduction theory (Bhattacharya, 2017), but to reproduce capitalist society as a whole (Munro, 2019). As Kirstin Munro emphasizes, "accumulation and the reproduction of capital cannot be divorced from the reproduction of labor power, and the reproduction of labor power cannot be divorced from the reproduction of capitalist society, nor from the social misery inherent to it (Munro, 2023, p. 465).

The care sector particularly is essential for forming and reproducing capitalisms' social beings. Care labor – the forms of social provision, caregiving, and their interaction to produce and maintain social bonds – is fundamental to the existence of waged work, the accumulation of surplus value and the maintenance of capitalism (Fraser, 2014, p. 147). Without schools, hospitals, care of the elderly or children, housework, affective work and many other activities that help form future workers, there could be no wage work and beyond this, the proper functioning of capitalist accumulation.

Paradoxically, as much as reproductive activities are indispensable for the system to continue, the care sector, as the economic embodiment of the function of social reproduction, is often relegated to the private sphere and done in households or neighborhoods, outside the market. To be sure, not all reproductive work is entirely dismissed and relegated to a second plane. Some reproductive work is indeed valued under capitalism and institutionalized: public infrastructure such as schools or childcare centers where its activities are made public allow them to exist beyond the private sphere without them being commodified either. Another part of it also takes place as waged labor, which includes a formal, albeit limited, regulation of the sector (Ibid.).

While the care sector is rendered as low-value activity – due, arguably, among other factors to the low qualification required to do it and thus the access to cheaper labor – the intensity of caring labor remains high. This occurs because caring is an activity that

requires the full implication of the laborer and cannot fall under efficiency maximization strategies (L. J. B. Hayes, 2018). Care laborers must therefore employ their emotional and physical labor to the maximum. Further, in the case of domestic labor, the fact that the work occurs in the household also undermines the possibility of controlling if employers are abiding by legislative frameworks and complying with worker's rights and thus pushing formal waged domestic workers towards vulnerable situations.

The condition of possibility of this devaluation of reproductive work lies at a structural level, where there is an artificial division between social production (commodity production) and social reproduction and where productive work is socially designated to men, while reproductive work is associated to women (Delphy, 1998; Federici et al., 2017). This division is central to capitalist social relations.

In pre-industrial times, productive and reproductive labor were intertwined in a more complex relation between household-based production where all members of a family unit would participate and carry out different tasks for the reproduction of the family. Even though women's and men's jobs were different then too, the distinction between paid and unpaid work was unclear (Hermann, 2014, p. 97). In the advent of capitalism, formalized during the industrialization period, the household division of labor began to change. As Hermann clarifies, "it was only through the invention of the factory system and the introduction of increasingly capital-intensive machinery, that paid work and unpaid work were gradually carried out at separate locations, which in turn, opened the way for an intensification of paid work and the marginalization of domestic labor" (Ibid.). Many factors contributed to this division. The introduction of larger scales of production in the factory space in combination with the decline in sub-contracting and domestic industries propelled the relevance of qualified labor, which was in turn mainly reserved for men, thus displacing demand for female or child labor. Additionally, working classes were increasingly divided through the gendered division of labor as the upper and middle-class reformers gained wealth and imposed moral standards (Crompton, 2006, p. 35). The result of both these economic and cultural changes was the establishment of the breadwinner wage norm in the second half of the nineteenth century (Hermann, 2014, p. 98).

This division between production and social reproduction is a feature exclusive to the expansion of capitalism. Nevertheless, this division has – along with the forms and institutions of capitalism – evolved historically to fulfill its designated temporal and geographical role in each distinct regime of accumulation.

For instance, during the twentieth century, some aspects of social reproduction were provided as public goods and services – de-privatized but not commodified

(Fraser, 2014, p. 148). Today, in our most recent historical juncture characterized by globalization, technological innovation, financialization, crisis, and widespread precarity, reproductive labor has undergone new privatizations and recommodification processes as well as further regulation or the modification of other aspects of social reproduction that had not previously been regulated (Naulin & Jourdain, 2020).

Because the reproductive sphere constitutes a conditioning factor for the process of accumulation, the decreasing provision of non-commodified public services along with the increasing precarization of service work is reconfiguring once again this division between commodity production and social reproduction. "To reduce reproduction costs, most dominant capitalist actors (private enterprises and state institutions in particular) commonly strive to keep prices for reproductive services as low as possible" (Becker et al., 2018, p. 363). Even if jobs are increasingly available and demand continues to grow as per new demographic needs (Pérez Orozco & Gil, 2011), because technology and automation cannot fully replace reproductive labor (L. J. B. Hayes, 2018; Hermann, 2014), profits reproductive service sectors are attained by devaluing work through the decreasing provision of non-commodified public services and low working standards. In turn this is contributing to the precarization of reproductive service work and is reconfiguring once again this division between commodity production and social reproduction. As the backbone of the process of accumulation, this reconfiguration contains the conditions for yet another capitalist crisis (Fraser, 2014).

I.I. Struggles over social reproduction

It has been half a century since the Women's Liberation Movement of the 1970s struggled for labor rights and represented a fundamental political development of care and domestic labor in the West. Their fight mainly concerned women's rebellion against unremunerated domestic labor and the refusal of "domestic slavery" but was certainly not limited to it. Their struggle also reflected the anger and exhaustion with socio economic dependence on men, the naturalization of reproductive activities as attributes of femininity, control over their bodies, the fight over abortion rights, the end of violence against women and the inclusion of women in history books (Barbagallo & Federici, 2012b, p. 184).

Indeed, along with the increase in demand for care work and inclusion in the formal labor market in the West, there has been a parallel concern for care and domestic labor rights – a paradigmatic sector of commodified reproductive labor. Improvements of rights in this sector as well as other unrecognized reproductive activities have been a

subject of political saliency for many scholars, policy makers, human rights activists, labor experts and public institutions (Cherubini et al., 2018). Examples can be found in international institutions such as the International Labor Organization (ILO), UN-Women, the Commission on the status of women or the European Parliament, which have all taken measures and stands towards the improvement of the care and domestic sector (Fish, 2017; Marchetti & Geymonat, 2017). Arguably, one of the most relevant developments in favor of domestic workers rights recognition has been the ILO convention number 189 on "Decent Work for Domestic Workers". This convention aims to ensure equal rights between domestic workers and workers from other sectors in matters such as minimum wages, working time, overtime compensation, dismissal compensation, resting days, sick leaves and social security protection as well as the promotion of unions (ILO, 2011).

Together with the demographic and economic shifts of the 1950s and 1960s, the struggles for emancipation from unpaid domestic labor not only led to an increased participation of women in the waged labor force, improved labor rights and recognition, but also access to higher education, the promotion higher divorce rates as well as lower birth rates (Barbagallo & Federici, 2012b, p. 185; M. E. Giménez, 2018, p. 250).

Paradoxically however, despite the political engagement of wide ranging and global social movements and the institutional recognition of labor rights for domestic and care workers; despite the increasing availability of jobs (ILO, 2021a, pp. 45–48) as well as increased political recognition of laboring women, we still find that domestic and care work is extremely precarious, if not one of the most precarious sectors of the economy. Moreover, jobs for women joining the labor market remain largely in the service sector thus having exchanged "housework at home for housework in restaurants, hospitals, cafeterias, in addition to providing the workforce for call centers and data entry firms" (Barbagallo & Federici, 2012b, p. 187). Thus, while job integration of women and improved labor rights have been achieved, the feminization of certain type of labor, especially care related services remained unchanged, additionally dispelling the myth that with waged labor, gender-based hierarchies have disappeared (Ibid., p. 188). I will now delve into how reproductive labor is precaritized particularly in the domestic and care sector.

I.II. Feminization and migrantization of the domestic and care sector

With the emergence of neoliberalism, wage labor as a means of sustaining livelihoods has increasingly proven unreliable. The depletion of public resources and privatizations as well as the incorporation of women to the labor market and financialization of the

economy have reduced real wages and increased the number of hours necessary to support reproductive activities (Fraser, 2016, p. 114). Further, privatization of public goods, including public services or the reduction of subsidies from basic goods; cuts on social spending in services, entitlements and pensions; privatization of healthcare and education; liberalization of commerce and incentivization of export oriented policy; have for the advanced regions of the world signified massification of precarity, poverty and dependence (Mariarosa Dalla Costa, 2006, in: Barbagallo & Federici, 2012, pp. 197–233).

This resulted in a gap in the domestic and care sector's labor supply in Western economies which has been steadily filled with imported migrant labor. The development of globalization processes and debt-expansion in the 1990s, the demographic changes – not just in the incorporation of women to the formal labor force, the rise in life-expectancy and women's refusal of maternity but also in migration flows – resulted in a growing demand for care labor in Western states to be performed largely by migrant female workers (Dalla Costa, 2006, p. 216). Indeed, an increasing number of women have migrated to Europe since the 1970s. By the end of the 1990s, 45% of migration flows from southern economies to European ones were women. Growing demand for migrant female workers was a result of the demographic changes, not just in migration flows, but also in the incorporation of Western women to the formal labor force, the rise in life-expectancy and women's refusal of maternity following World War II. It is precisely after this point, says Dalla Costa, that the "caregiver" role of work begins to become embodied as an immigrant woman, reflecting an important feature of and result of the struggles over reproductive labor: the refusal of unpaid reproductive work and the refusal of maternity has not liberated – as liberal feminists would claim – women from care work.

One could dangerously argue that the large demand for care labor in rich countries could constitute availability of employment for migrant women and therefore an opportunity for the empowerment or emancipation of migrant women whose situation in their countries of origin are dire. Indeed, migration towards advanced capitalist countries and particularly the care sector constitutes an entry point to the labor market for newly arrived foreign domestic workers, even if under conditions of informality (Díaz Gorfinkiel & Martínez Buján, 2021, p. 244). To recall, voluntary access to or exit from the labor market – and therefore access to the increasingly singular means of sustaining livelihoods – constitutes the logic of social stratification (Azmanova, 2020, p. 148). However, to assert that this constitutes a move towards empowerment ignores the conditions under which domestic and care work specifically is rendered precarious. Even despite the adherence of countries to ILO convention 189 and efforts towards the

improvement of labor regulations globally, laws and regulations often neglect domestic and care workers the same rights and protections as other workers (ILO, 2021a, p. 67). This is particularly the case in most aspects of social benefits and basic labor protections. There is still a large deficiency in terms of limitation of working time, amount of daily rest, the regulation of overtime pay, the implementation of monitoring devices to ensure these rights are respected by employers, minimum wage regulation and compliance, social security inclusion, maternity leave and informality (Ibid., pp. 68–142). "It is in this context that we must place the work of the caregiver that is done by women who migrate […] in the wake of the disasters produced in their countries by structural adjustment policies, by wars, and by democratizing interventions" (Dalla Costa, 2006, p. 218). Thus, the uncommodified care labor previously carried out by women in Western states has now been increasingly commodified, i.e., appropriated by capital (Becker et al., 2018). Reproductive labor, from which capital used to draw unpaid labor before the massive incorporation of women to labor markets in Western economies now draws it from migrant women for wages in a varying degree of working conditions often dependent on the state of citizenship of said migrants.

Thus, the sustenance of livelihoods of women of the First World have become possible by the global transfer of services – reproductive labor – associated to them from poor countries to rich ones. Put bluntly by Martha E. Giménez (2018) "the emergence of a female aristocracy derives from the exploitation of the third world. The rise of a rich and powerful class of working women in the advanced capitalist countries was made possible because of the exploitative relationship between the imperialist countries and their colonies and neo-colonies" (M. E. Giménez, 2018). This is what Arlie Hochschild has aptly coined as "global care chains" (Ehrenreich & Hochschild, 2004). That said, as Federici and Dalla Costa rightly point out, the global shift in reproductive labor to global care chains should not neglect that, worldwide, women still do most of the unpaid reproductive labor (Barbagallo & Federici, 2012) which remains a socially necessary function of the value extraction process for capital accumulation. If anything, what global neoliberalization and the incorporation of women to the labor force have contributed to has been to "the feminization of poverty and lengthened women's workday, while enabling employers to create new type of plantations, in which consumer commodities and services are cheaply produced, serving to minimize the cost of labor-power production" (Ibid., p. 188).

Notably, what makes unpaid care work reproductive work is its participation in capitalist social relations, not as a productive process in which there is a creation of exchange value, but into the valorization process of capital which produces use values that exist to reproduce new labor power and the family (Becker et al., 2018, p. 363). In

other words, unpaid care work is not simply subsistence production. It has a social function within capitalist social relations which is essential for life but which additionally "set the system in motion and maintain its impetus" (Klinger. C in Becker et al., 2018; Fraser, 2016).

Thus, while unpaid reproductive labor is part of the socially necessary labor involved in reproducing capitalist society, it still enjoys a degree of freedom from market imperatives, that newly appropriated reproductive labor does not. Under wage regimes – whether formally regulated or under circumstances of coercion – hired domestic laborers, whose reproductive labor is commodified, engage in the constraints of market disciplining mechanisms. There is thus much more control over the times, spaces, and forms of labor required from salaried workers as would be the case in their own homes, where their work would yet be subsumed under capitalistic conditions of existence, and thus demands, but not to the same degree (Ferguson, 2020, pp. 121–130).

In sum, the domestic and care sector, with its meager regulations, is politically rendered vulnerable, rendering workers completely at the disposal of market demands. This reproductive labor is rendered precarious because it is essential to capitalist reproduction and the condition of possibility of profit extraction in other industries where workers are increasingly unable to perform reproductive activities (Becker et al., 2018). It is in this context where care takers for children, cleaning services or even food delivery services apply their social function.

The ontological separation between productive and reproductive labor, along with the structural mechanisms that devalue and cheapen domestic and care labor – such as insufficient social provision and reliance on devalued wage labor – creates vulnerabilities that domestic and care workers are increasingly responsible for resolving on their own. Thus, despite widespread employment availability, the specific responsibilities of care laborers, combined with the sector's reliance on part-time employment, result in fragmented work schedules and constant anxiety about the scarcity of adequately paying jobs and thus sufficient resources to meet their obligations. Given that domestic and care labor is often part-time, performed on an hourly basis, and carried out by migrant workers subject to national migration regimes, many workers are compelled to take on multiple jobs to sustain their livelihoods.

Attending to the political economy and mechanisms prevalent in the formation of the domestic and care sector, I argue, will help us understand how workers are precaritized and how the resulting experiences of desperate responsibility are manifested. The expressions of desperate responsibility are expected to be of a high intensity, concretely because this sector is occupied with workers who, as opposed to

labor market insiders – part of a formal and better regulated labor framework – feature rather vulnerable situations and endure – employed formally or not – high levels of insecure or unprotected work. I will now turn to the case of domestic labor in Spain to illustrate the above processes.

II. Localizing precarious care regimes: the care and domestic sector in Spain

To illustrate with some data and to localize these features geographically, Spain currently has one of the highest numbers of registered domestic workers in the EU (ILO, 2021a). In January of 2023, there were 373.685 workers registered in the Spanish social security system, under the special regime of domestic workers (Ministerio de inclusión, seguridad social y migraciones, 2023). Significantly, according to the Spanish Labour Force Survey (Encuesta de Población Activa), in the fourth semester of 2022, the number of workers occupied in the domestic sector amounted to 543.900 workers (INE, 2022b). That is, a little over a third of recognized domestic workers in Spain are currently in the informal economy. Out of the almost 550.000 workers, women accounted for 90.4 percent of this workforce, illustrating its gendered dimension and the relegation of women to domestic services.

A relevant feature of the domestic sector in Spain is its high degree of part-time employment and temporality. In 2022, part-time domestic workers accounted for 56 percent of all registered contracts (SEPE, 2022), which as mentioned constitutes only a part of the number of workers in the sector leaving a gap of informality under which the obtention of data becomes difficult. Further, among these registered contracts, migrant workers comprise 45 percent of the workforce (Ibid.). This additionally highlights not just the gendered dimension of the sector but also its racialized and colonial dimension as the care and domestic sector represent the largest employment sector for women entering the EU (Gutiérrez Rodríguez, 2007, p. 65). In the following section and drawing on the experiences of domestic and care workers, this chapter will discern and scrutinize the existing mechanisms present in the sector for a variety of workers whose vital situation and subjectivity is distinctly rendered precarious.

II.I. Precarization of formal employment of care and domestic workers: the special regime for domestic workers

In following Freirean critical-popular research through the situated experience of domestic and care workers in Spain, I aim to find the words or phrases that powerfully encapsulate a shared experience by vividly portraying concrete reality, evoking

emotion, carrying a poetic essence, and being easily visualized, i.e., to search for generative themes. To recall, themes become generative when they prompt individuals to critically examine the power structures shaping their conditions and to explore possible political transformations (Apostolidis, 2021). When a theme articulates experiences that extend beyond a specific local context, it can serve as a catalyst for broader critical dialogue and collective action. Let me turn to the context and life-stories of my interviewees.

Paola is a Paraguayan domestic worker living in Madrid with her husband and two daughters. She moved to Spain in July 2006 in search of better opportunities to support her large family, comprising 15 siblings (7 brothers and 8 sisters). Coming from a family of farmers, where both her parents worked on the land and could only afford to educate their children up to primary school, Paola had always harbored dreams of improving her and her family's situation. Upon arriving in Spain, Paola quickly found employment as a live-in (internal) domestic worker through a Paraguayan friend. She worked for a family, caring for two young children while managing household tasks. Her workdays were long, starting at 7 AM and ending around 9 or 10 PM, with Sundays as her only day off.

During her time in Spain, Paola remained dedicated to her family back in Paraguay, sending money regularly to support them. Over time, she managed to bring 9 of her siblings to Spain. She worked with her first employer for three years before transitioning to a new family, where she worked for 10 years performing similar tasks – cleaning and childcare. Gradually, her working hours were reduced, leading her to search for other opportunities.

In 2021, Paola secured part-time work as a cleaner in a military school, working 24 hours a week. However, the job was not enough to cover her expenses, so she took on additional cleaning jobs in private homes on a sporadic basis, although these were informal and without a contract. Despite this, she continues to seek a more stable, full-time position that would allow her to better balance work and family life. Lastly, Paola aspires to further education, such as studying nursing or acquiring IT skills, but her financial situation and lack of time make this difficult. Her dedication to her daughters remains a priority, although she regrets not being able to enroll them in extracurricular activities due to her unpredictable work schedule and lack of time.

Paola emphasized throughout the interview an insistent willingness to leave the domestic sector. Particularly, this was the case because she desired to be hired in a firm which would entitle her to unemployment rights upon dismissal:

> *"I would not like to work in the household sector anymore. Because the household sector doesn't give you the possibility that a cleaning company gives you, for example. Because there you can collect unemployment benefits. There you can get a lot more money. In the household sector they don't give you that opportunity. I would be interested in finding a cleaning company"* (Paola, 46, domestic worker, Paraguay).

She would refer to the instability and lack of economic certainty she would be exposed to when dismissed as she would no longer be paid from one day to another, but also, to the uncertainty experience even while employed because being dismissed could occur at any point in time.

> *"In the domestic sector, there is no possibility of anything. I can't collect unemployment. You don't get paid as you should, and you work more. That's the way it is. I tell you from experience. Because I've worked for many years".*
>
> Interviewer: "*why haven't you done something else before?"*
>
> Interviewee: *"I don't have the opportunity. I could prepare myself more, for example, for nursing or whatever. I could do those things. But I don't have the possibility to study."* (Paola, 46, domestic worker, Paraguay)

Paola of course was not the only worker to mention this issue. This was also the case of Angie, a domestic worker from Honduras, who expressed her exhaustion with previous working experiences. Angie is originally from Honduras, and she arrived in Spain in 2012 at the age of 20. Upon arriving in Spain, Angie faced a difficult adjustment period as she struggled to find employment. Employers often perceived her as too young, and many were shocked to learn that, despite her age, she was already a mother of two daughters, whom she had left behind in Honduras under the care of her father and his wife.

Her first job in Spain was as an internal domestic worker, but she left after three months due to poor treatment and exhausting work conditions, which involved working long hours – sometimes from 6 AM to 1 AM – and only being allowed 8 hours off per week. After a six-month period of unemployment, during which Angie spent time in parks and churches, struggling to afford food, she eventually found work as a live-in domestic worker for a family in Boadilla del Monte, Madrid, where she stayed for a year and a half. Despite the grueling nature of domestic work, Angie persevered

because she needed to send money back to her daughters and pay off a loan she had taken to finance her migration. Her experiences in these early jobs were marked by mistreatment, with employers sometimes denying her food or enforcing unreasonable rules.

In 2014, Angie began working for an elderly woman, and this marked a turning point in her life. She worked for her for six years and became part of the family, caring for her full-time until the woman's death. This relationship was emotionally significant for Angie, as she was treated kindly, and viewed the woman as a grandmother figure. During her time in this household, Angie was also able to obtain legal residency in Spain, though the process involved complications, such as a near-encounter with the police during a robbery in the home.

In 2021, after many years apart, Angie brought her two daughters to live with her in Spain, marking the end of 11 years of separation. Adjusting to this new chapter in her life, Angie is now focused on finding work that allows her to care for her daughters and continue her education. She hopes to transition from domestic work to a more stable job, such as working in a supermarket or an office, and is eager to continue learning and improving her situation. Today, Angie is navigating the complexities of life as a migrant mother, still seeking opportunities to support her family while building a stable future for herself and her daughters in Spain.

In agreement with Paola, in her interview, Angie often reflected about not having unemployment benefits in the domestic and care sectors:

> *"Look, right now, the truth is that I want to try at least to get some job in I don't know, in some supermarket or in some company because you know that domestic work does not entitle us to unemployment. Now we do supposedly, but back then, we didn't. We were not entitled to unemployment. I mean, I contributed for 5 years and then they fired me, but I had no right to unemployment or anything else. I mean, it was... You get kicked out and there is nothing"* (Angie, 31, unemployed, Honduras)

Protests against the sector's lack of protection has been a salient issue affecting the domestic and care sector for many years (ILO, 2021a; León, 2010a; Pérez Orozco, 2019; Pérez Orozco & Gil, 2011). The Spanish domestic sector too is marked by a weak labor regulation regime. In Spain, this is the product of the division between productive and reproductive labor and the consequential marginalization of the latter (Díaz Gorfinkiel & Martínez Buján, 2021, p. 243). Specifically, formal domestic service is regulated in a special social security regime for household employees that is

differentiated from other industries. It was created in 1969 to reflect and distinguish, judicially, the atypical circumstances of specific workers. Thus, along with miners, farmers, seafarers or the self-employed, the domestic sector was considered separately due to its particular working conditions in private households. This special social security regime regulates the terms of national insurance contributions as well as entitlements (León, 2010). However, while this scheme was created in the 1960s to protect household workers with no formal recognition, it was not until 1985, with the royal decree 1424/1985, when the work itself was recognized as a labor relation, understood as a sector in itself, albeit with notable exceptions and limitations compared to the rest (Díaz Gorfinkiel & Martínez Buján, 2021, p. 243). This was initiated, especially after the transition period in Spain in the late 1970s, through a series of social claims that would lead to a wider recognition of domestic work (de Dios Fernández, 2016). The 1985 regulation thus defined the contractual character of domestic work in Spain as "exceptional". However, simultaneously, it allowed employers to appeal to the priority of constitutional rights of privacy and family life over labor rights, meaning that domestic workers were ultimately subordinated to the household norms they would work for (León, 2010). The symbolic and material devaluation of reproductive work, in combination with increasing migration (especially from Latin America) and integration of national women to the labor market, favored the racialization of the sector. Particularly because the domestic and care sector represented an entry point to the labor market for newly arrived foreign domestic workers (Díaz Gorfinkiel & Martínez Buján, 2021, p. 244).

Beyond 1985, the domestic sector became institutionally neglected and remained highly unprotected for the coming two decades. Its next reform in 2011 resulted from a multiplicity of factors. The first was an initiative by the public administration to reorganize several sectorial regimes into two broad categories, the general regime (régimen general) and the special regime of self-employed (régimen especial de autónomos), which implied dissolving the special regime for domestic services from 1985 (Ibid.). Secondly, because of the growing importance of the care and domestic sector's contribution to the economy as well as the increasing numbers of migrant labor, social pressures from several segments of the population favored a reform of the sector. A conglomeration of feminist associations, academic feminists, and domestic workers' associations constituted the main front from which struggles for equality and social justice took place. Lastly, the international debate and the inclusion of domestic work in the ILO's convention 189, propelled legislative reforms in the Spanish domestic sector (Ibid.).

As a result, in 2011, two new royal decrees were approved. These were royal decree 1620/2011 and law 27/2011. The first of the two legislative reforms would modify the established working conditions of the sector, and the second would include new elements of worker protection related to social security thereby including the domestic sector workers into a special regime within the general regime of social security (Ibid.). Regulations included minimum wage, the establishment of a definition of domestic work, maximum working hours established at 40 a week, the conditions for employment termination as well as security and safety at the workplace and social security compensations (UGT, 2021).

Although these decrees brought regulations in the domestic sector very close to the rest by including it under the general social security regime, several issues were still left undone. The most important aspect that these reforms did not tackle – as experienced by Paola and Angie – was unemployment compensation, to which domestic workers did not have access to, and which excluded them from any form of social protection after employment. This limited access obliges workers to immediately seek alternative employment in case of dismissal, which keeps them from pursuing training programs during smaller periods of time to potentially better their situation and to focus on survival, a situation which forces them to take on any available job (Díaz Gorfinkiel & Martínez Buján, 2021, p. 246).

Importantly, in 2022, the Spanish government ratified convention 189 of the ILO and subsequently approved royal decree 16/2022, by which the government and the social security system recognizes the right to unemployment benefits for domestic workers (BOE, 2022). However, this decree, while generally celebrated, domestic sector organizations and have criticized the new decree for its insufficiency (Forner, 2022). One of the most important insufficiencies was that the right to receive unemployment benefits is not retroactive, affecting workers who have been interruptedly working for the past years as they cannot opt for the right to receive any benefits. They are still obliged to work another five consecutive years to be entitled to unemployment benefits (ibid.).

Beyond the novelty of this decree, workers who are currently affected by not having unemployment benefits struggle severely with this situation as remarked by Angie and Paola exposing them to a form of temporal dispossession particular to their sector. The lack of access to unemployment benefits thus works as a disincentive to remaining employed in the sector as expressed by Paola and Angie, but paradoxically, also obliges them to perform their best at work to retain their jobs. The situation of vulnerability and lack of access to any benefits beyond employment these workers face obliges them to keep their jobs at all costs and regardless of the conditions of the job.

Therefore, the exclusion of unemployment protections and its insufficient regulation pushes workers to precarious circumstances where they are obliged to engage in their best efforts to remain employed, leading them to accept desperate conditions to secure their livelihoods, including working multiple jobs.

The lack of social provision in periods of unemployment puts domestic and care workers in a situation of permanent erosion of their time, both because they need to immediately secure another job the moment they lose them, but also because while employed, they must worry about not losing it. When unemployed, workers suffer from unpaid waiting time, i.e., waiting for an employer to call them, lingering in informal labor markets or depending on unstable gig-like employment. This situates workers to be in a state of perpetual present of job-seeking. While employed, they suffer from extremely intense labor conditions subject to employers demands and without consideration of any protection as workers. The features of care and domestic labor, as explained above, contain very high levels of part-time unprotected work and service provision by the hours, subjecting workers to daily temporal disruptions and producing a precaritizing effect even on those who are employed. Paola and Angie's awareness of this contradictory temporal predicament pushes them to desire changing labor sectors that include unemployment provisions and thus search for a way out – whether successful or not.

The notion of doing their best at their jobs wouldn't be surprising, as in any job, employers normally would expect workers to meet the job description requirements. However, in the domestic and care sector, workers putting in their best efforts to maintain their jobs is a feature that can be located in another feature of the sector: the ease with which employees are fired, despite formal regulations in the special regime for domestic employment. This is the regulation of a specific feature of employment withdrawal (desistimiento) in which the employers have the right to terminate the contract without cause (UGT, 2021). This regulation "unilaterally allows against payment of an indemnity and without cause, to undertake the abrupt termination of the contract" (BOE, 2022). This was a regulatory element present only in the regulation of domestic work and the special regime for senior management. After the 2022 decree, this provision was eliminated thereby increasing worker protection against arbitrary dismissal. However, this protection is still not in line with the conditions for dismissal in other job sectors. Dismissal is still remains cheap, with indemnities that have not changed: twelve days per year, whereas a salaried person in any other sector is paid twenty days (Forner, 2022). As such, several domestic workers organizations insist on demanding that the domestic sector be fully added in the general social security regime (Bárcena, 2022).

Thus, even when there are established rules on how this procedure works, including a legal notice period and compensation, in practice, this provision – which is one of the least respected by employers – encourages the cheap and immediate dismissal of domestic workers (Buján, 2014, p. 150; Díaz Gorfinkiel & Martínez Buján, 2021, p. 246). Therefore, in addition to finding themselves without protection, domestic workers are exposed to constant uncertainty about imminent dismissal whether it is by fair or unfair conditions. According to a survey provided by Elizalde San Miguel et al., (2020), these two issues constituted the main preoccupations of domestic workers. In the same manner as the lack of unemployment protections, easy dismissal without compensation once again puts workers in a position of vulnerability in which they need to individually rely on themselves to survive without compensation. These elements illustrate how formal regulative and legislative mechanisms produce worker vulnerability and thus temporal availability, specifically, by forcing workers to quick readjustment to the labor market and to accept extremely exploitative jobs in the absence of any form of security to ensure their livelihoods (Calderón et al., 2022; Díaz Gorfinkiel & Martínez Buján, 2021, p. 246). Thus, the legislative and institutional framework for domestic and care labor actively favors the precarization of its workforce through the expropriation of their time, be it because when employed, they must perform their all to sustain their employment, or because when unemployment they are in a permanent position of availability for new employment opportunities. This creates a cycle of uninterrupted precarious labor, where rest or career progression is structurally impossible.

II.II. Emotional labor and the act of loving

The absence of unemployment benefits and the ease with which workers can be arbitrarily dismissed also incentivizes and converges with an additional specificity of domestic and care work as vividly mentioned by several of my interviewees in varied ways. Let us turn to the story of Dome, who illustrates well the intricacies of domestic labor and its coercive emotional involvement.

Dome, a native of El Salvador, arrived in Spain in December 2009. Back in El Salvador, she was a trained lawyer, but threats from gangs forced her to leave her home and profession to ensure the safety of her two children. Despite holding degrees in law, youth education, and art, and speaking two languages, Dome found herself unable to stay in her country due to the escalating danger posed by the gang violence that targeted her family.

After arriving in Spain, Dome faced significant challenges. She found herself limited to jobs in domestic work, despite her extensive professional background. Her

first job was as a live-in domestic worker for a wealthy family in La Moraleja, where she worked for 750 euros a month, from 6 AM to 10 PM with just a half-hour break each day. Despite the long hours and the difficult conditions, she endured these conditions as she had to send money back to her children back in El Salvador

Due to mistreatment and emotional strain, she left the job after six months and found work with another family, where she stayed for five years. In this job, she worked for two households, providing care for an elderly mother and managing household duties for 800 euros per month, with only 8 hours off per week. During this period, she obtained her residency papers, which provided her with some stability. However, Dome continued to face exploitation and disrespect, particularly in the context of her education. Although she sought to reconnect with her legal career, she was told she was no longer qualified after so many years away from the field. When she applied for a job as a legal secretary, she was instead offered a role as a cleaner, which deeply insulted her.

Over the years, Dome has worked as an internal domestic worker in various households, and more recently as a caregiver for a tetraplegic man, while also handling household duties. She has gained professional qualifications, such as a socio-sanitary auxiliary certificate, which allows her to assist in rehabilitation. Despite her progress, Dome continues to face emotional and psychological struggles from her years of working in exploitative conditions. She has battled depression, losing significant weight due to stress, and has experienced severe social isolation. Even now, after more than 11 years in Spain, she still grapples with anxiety and the long-lasting effects of her experiences.

Currently, Dome is working as a domestic worker with a good family and earns 1,200 euros per month, finally able to afford her own apartment. However, much of her income goes to support her children, who remain in El Salvador. She also remains an active member of SEDOAC, advocating for better working conditions and rights for migrant domestic workers.

One of the themes she often mentioned was often about the exhaustion of having to work without taking breaks to do all the tasks during the day while employing emotional labor to conceal her mood after enduring a multiplicity of tiring tasks:

> *"I would eat whenever I could. You were cooking and you were eating at the same time because if you didn't do that, you didn't have time to iron. And if you stopped working to eat and didn't have time to iron it would be a mess because imagine ironing clothes for 4 or 5 kids. It's an excess of work that you can't imagine and it's all physically, emotionally, and mentally tiring. And then you*

need to be in a good mood all day long and laugh because that's what you're there for..." (Dome, care worker, El Salvador).

From this quote there are many themes worthy of detailed attention; however, I would like to highlight, in this instance, how she refers to the mental exhaustion and the exigence of being in a "good mood" on top of the overwhelming number of tasks she had to do without sufficient time for doing them. She is referring to a feature of care and domestic labor that is not common to other working sectors. Care and domestic labor are expected to put in additional emotional labor: their labor is expected to be performed "with love" (Pérez Orozco & Gil, 2011, p. 105), often beyond what is contractually stipulated. Care work requires high intensity, and caring tasks demand the full engagement of the worker. Workers must exert both emotional and physical effort to their fullest extent in order to deliver quality care (L. J. B. Hayes, 2018; L. j. b. Hayes & Moore, 2017), not just because of the structurally limiting absence of rights such as unemployment benefits of worker protection from arbitrary dismissal. The degree of responsibility that caring for another person entails to adequately care and fulfill one's duties as a carer are so high that the roles of domination, dependence, and emotional interplay between the carer, the cared and the employer is blurred (Pérez Orozco & Gil, 2011, p. 92).

What tends to be negotiated are the material aspects of the work. Specific tasks such as cleaning, cooking, the number of hours, the salary and so on. However, the emotional aspect, such as treating the cared (be it children or the elderly) tenderly is usually not in the contract. To comb an elder person gently, dress them well to fit their self-perceived notion of beauty, to warm the food to the children's liking, to keep company and be good listeners are usually tasks not specified in the agreement, but which are often implicit in the job. Employers tend to take on two positions. Either the emotional aspect of proper caring is assumed within the responsibilities of the worker, or it may be understood as an additional feature that cannot be expected, i.e., an added value to the work provided (Ibid., p. 92). Nevertheless, generating well-being towards the cared so that they can live their lives to their desired standard, which is what care work is ultimately about, cannot have its emotional aspect separated from its material one. This adds particular responsibility on top of the agreed tasks and causes both physical and emotional exhaustion (Ibid., p. 93) as expressed by Dome.

The structural circumstances that bound care and domestic workers will usually lead to acceptance of more responsibilities or longer working hours than agreed upon contractually, which often remain unpaid (Buján, 2014, p. 300). Caring "with love" thus significantly intensifies the responsibility of workers, especially when their survival and livelihood depend on these responsibilities. Workers are not just continuously on the lookout for the correct compliance of their contractual responsibilities, but must exceed these responsibilities with passion, sacrificing whatever it takes, including demonstrating that they take pleasure in the job, for instance, by looking happy when exhausted or even giving up properly eating, as mentioned by Dome. In fact, not having enough time to eat or to have a nutritious enough meal was also mentioned by Angie. While working for one family, she was not allowed to eat or eat enough, that is, to take time off to eat:

> *Interviewer: So, when you said that you were treated badly at work, it was not because they were violent or anything like that?*
>
> *Angie: Violent? No. Not in the sense that they were physically violent. What I mean is… I think I can say this as a person. Because look, they wouldn't give me food. I was working. I worked more than 8 hours. They wouldn't give me food […] I remember that one time, the lady [the employer] got offended because I went downstairs to buy myself something. And she told me, you can't bring things in here that I don't have, or whatever. I will give you what I want to give you. And I told her, but what you give me is not enough… No, no, no. She didn't want anything in the house that wasn't something she had. And I was just like… but I bought it with my own money. I didn't ask her for it or tell her anything about it.* (Angie, 31, unemployed, Honduras).

Caring "appropriately" thus entails an additional layer of emotional labor, personal sacrifice (beyond contractual obligation), resulting from the expropriation of time, both within and beyond working hours. Their time is squeezed because they must be permanently ready to work. The absence of unemployment benefits and social cushions puts workers in a state of permanent availability and waiting for the next coming job, but also too, because they must remain constantly available during working hours. They endure constant temporal pressure to be permanently working or waiting for work, even at the cost of not having enough to eat, eating a properly nutritious meal or eating at all. In the case of Dome, the overwhelming number of tasks would take so much time she could not make room for eating. For Angie, this was the result of direct control

from her employer. Not having an adequate meal (or enough time for one) is the result of the binding relationship not just to the proper fulfillment of their duties for the sustenance of their livelihoods – their means of survival – but to an additional demand and significance of caring "with love", what I argue is a euphemism for employer control.

These issues are exacerbated in the domestic and care sector due to its specificity as labor performed in private households and the artificial separation between productive and reproductive labor. This makes it extremely difficult for administrative authorities to track irregularities by employers during the working day, such as forbidding workers to eat for eight hours. The fact that domestic work is hired on an hourly basis – making it challenging to define contract terms (e.g., part-time vs. full-time employment or long-term vs. temporary) – often discourages employers from registering hired workers in the social security regime and results in the denial of access to basic rights.

According to Díaz Gofrinkiel and Martínez Buján (2021, p. 247), 50 percent of workers in the sector are hired based on a verbal contract – a feature that is almost exclusively a characteristic of the domestic sector. Further, the lack of existing institutional monitoring systems to hold employers accountable for abusive practices and irregularities often forces workers to endure abusive conditions, exacerbating their precarious experiences. These include irregular or unannounced dismissal, not being able to take breaks, or to neglect the full payment for the amount of hours worked (Díaz Gorfinkiel & Martínez Buján, 2021, p. 248).

Institutional and legislative frameworks thus prove to be insufficient and to inherently participate in the precarization of domestic and care workers on several fronts: the lack of sufficient compensation upon dismissal, the encouragement of arbitrary dismissal and the lack of monitoring systems that regulate the employment relation. This results in the feminization of the sector, the intensification of their work and the exclusion of women from sectors not dedicated to care or domestic services (Quintero Lima & Díaz Gorfinkiel, 2021, p. 57). Meanwhile, this only constitutes the reality of the formal economy. The vulnerabilities mentioned are severely exacerbated when it comes to informal waged work where not even the mentioned basic protections are available.

As noted earlier, there were, according to official statistics, 31,21 percent of informal domestic workers in the year 2022. As highlighted, due to the difficulty of its regulation and the separation of the private and public spheres, many of the legislative regulations are circumvented and domestic workers are informally hired by hours – according to demand (Díaz Gorfinkiel & Martínez Buján, 2021, p. 247). Therefore,

legislation on dismissal, resting hours, or full payment of working hours is not uncommonly disrespected by employers (Elizalde San Miguel et al., 2020; Los Molinos, 2017, p. 179).

In sum, the precarization of domestic and care work involves multiple vulnerabilities that are often overlooked by accounts focusing on precarity solely in relation to labor conditions and existing institutional frameworks. This includes issues of emotional labor, as well as the coercive denial of proper meals, as narrated by Dome or Angie. These specific forms of precarity and assumptions of desperate responsibility in the formal labor market are encouraged by the institutional framework in which this work is embedded. Paradoxically, even despite attempts to improve working conditions, defining domestic and care work and bringing labor regulations closer to the rest of sectors, the specificity of the job – working within the private household, the lack of variables and mechanisms to measure it, and the reliance on emotional labor which is harder to measure – all contribute to the precarization of the sector, rendering workers of this sector powerless, left to face high levels of vulnerability and ultimately dispossessed of their time. This is what makes them exceptionally precarious as unlike salaried workers with unemployment benefits and additional political and working rights (unionization, worker protections, or labor inspections), they cannot use downtime strategically to requalify, reorganize, or improve their labor position.

II.III. Precarization in informal employment of care and domestic workers and severe individualization

The prevalence of any working conditions and the attached benefits of being inscribed in the social security system disappear in the informal economy. Additionally, the fact that a significant number of people (31.21 percent in 2022) carry out their work activities without being registered in the social security system implies that a significant portion of the working force has no access to social rights linked to participation in the labor market, such as pensions, various benefits for temporary disability, dismissal or sick leave (Díaz Gorfinkiel & Martínez Buján, 2021, p. 247). This directly affects social groups who are more vulnerable, especially migrant women who come to Spain for work. Most of my interviewees were migrant women and commonly expressed the intricacies of being an undocumented worker upon arrival to Spain. Dome very emotionally spoke of her experience in care work when undocumented and living in the employer's household as a live-in domestic and care worker:

> *"Basically, you become a slave, and you live as a function of a family, so it's fucked up […] I never had a vacation. I never had a first of May holiday, nothing. I worked the 24th of December and 31st. I only got it on the first of January. I would go home to sleep for a little while and come back the same day. I had no time off. I was there 24/7. I was a network service, literally. And many of my colleagues are still like that, but because they don't have papers. The day they have papers and demand their rights, they will most likely be thrown out on the street like many of us. It has happened to us".* (Dome, care worker, El Salvador).

When asked why this was the case and how this was possible, she vividly spoke of the process to attain a job as an undocumented migrant worker and how this form of work constituted one of the few available options to survive upon arrival:

> *"The law obliges you to spend three years in the underground economy or without papers and to look for a life however you can. That is the immigration law. This law obliges you to stay three years surviving as you can. After that, you need a contract. Then they offer you a contract and then you can get your papers and that is if they accept it. Because I spent three years waiting for that and then I spent a year waiting for them to say yes. Now I've been waiting for two more years for them to approve the nationality and I'm still waiting".* (Dome, care worker, El Salvador).

The lack of any legal or normative framework through which to regulate informal work severely increases the vulnerability of workers by individualizing their relation to employment to its furthest potential and putting workers at the absolute mercy of employers. To reflect further on Dome's words, undocumented migrant women have been, historically, part of the most vulnerable groups in the sector. In contrast to national workers, migrant workers face less negotiation capacity, the absence of support networks and less specific knowledge of the socio-labor context in which they are inserted (Ibid.). As Dome mentions, a common aspect of migrant labor is that the lack of a working contract increases their difficulties obtaining or renewing their residency, for which a labor contract is essential. Migrants who do not possess the necessary authorizations to reside in Spain undergo legal-administrative limitations to obtain nationality, which in turn forces them to have to join the labor market in an irregular manner (Ibid., p. 248). Both Angie and Dome narrated vividly their stories of arrival and the obstacles they faced as immigrants:

"I entered as a tourist and that is a rather long story. Because I made 3 attempts to get in. From the age of 19, I started making attempts until I turned 20 and then I managed to enter. I got in. And since in Honduras I was still a minor[1]*, the first thing they asked was if they brought me to prostitute myself, because I was a minor. And I said no. I'm here as a tourist and that's it. Because it's what you have to say". (*Angie, 31, unemployed, Honduras)

"I came here because according to what they said in Spain everything was easier for women in terms of work, because you could get a job doing anything. Obviously, the only job you can get is as a nanny, as a waitress if you are lucky or if you are physically attractive enough, as a prostitute, those three and that's the end of it. […] Of course, at that time I didn't understand because I had just come, and I had been here for seven days... I became an intern nanny because I had no other option (due to the lack of citizenship). Because my children were waiting for the money" (Dome, care worker, El Salvador).

Joining the care and domestic labor market in an irregular fashion and then applying for citizenship paradoxically constitutes one of the most useful strategies for migrant women to regulate their administrative situations, especially working in the modality of live-in domestic work (Los Molinos, 2017, p. 74). Let us scrutinize the mechanisms that incentivize this trend.

In Spain legal residency and entry to the country is determined both by foreigner laws – which promote the creation of quotas of foreign workforce to fill the jobs for which there exists the least demand by the local population – and the regularization law – which enables employers to "regularize undocumented workers" in their companies (Gutiérrez Rodríguez, 2007, p. 64). These regulations directly respond to the labor markets' need of foreign labor. They not only regulate migration but also shape the conditions under which migrants can participate in the labor market. By linking citizenship and residency rights to labor contracts, they create a situation where foreign workers are incentivized to accept any job – no matter how precarious – in order to secure residency. In this way, these regulations actively contribute to labor precarity by providing employers with a cheap and disposable workforce, responding to fluctuating demand for domestic and care needs. Thus, official discourse on migrant labor is intrinsically related to the labor market needs. As demonstrated by Gil and Pérez

[1] The legal coming of age in Honduras is at 21 years of age.

Orozco, in times of economic growth, these laws are modified to include necessary and cheaper workers, especially for low qualified jobs such as in the construction and domestic sector, and in times of crisis, these are modified to legitimately exclude or expel foreign labor from the country (Perez Orozco & López Gil, 2011, p. 201).

Further, the specific legal provision to regularize the situation of permanence for migrants in Spain is by means of the figure known as "arraigo" – translated as "rooting". It is a figure under the organic law 4/2000 – the foreigners law – which provides temporary residence authorization for exceptional circumstances that may be granted to foreign citizens who are in Spain for a minimum period of two or three years and have a work contract or contracts and either have family ties in Spain or are socially integrated (Díaz Gorfinkiel & Martínez Buján, 2021, p. 248; Ministerio de Inclusión, Seguridad Social y Migraciones, 2022). While the arraigo provision offers a pathway to regularization, it paradoxically reinforces migrant worker vulnerability because the law requires migrants to prove continuous residence and secure a labor contract – conditions that are difficult to meet when working informally. As Dome mentions, this forces many to accept exploitative jobs simply to qualify for residency and basic citizenship rights. Until their applications are processed – if they ever are – migrant workers remain entirely excluded from social and labor protections. (Díaz Gorfinkiel & Martínez Buján, 2021, p. 248).

Thus, in these circumstances of irregularity, beyond being exposed to precarious employment as is the case for workers who already have a Spanish nationality, non-regulated migrant workers are forced to situations of generalized vulnerability with difficulties in defending their rights as citizens, demonstrating that migrant labor is explicitly linked both to the employment situation and the labor market on the one hand, but also to the frameworks that regulate migrant citizenship on the other.

A crucial issue identified in the themes of my interviewees concerns the live-in modality of care and domestic work, one of the most precarious arrangements, where workers reside in their employers' households. This form of work places them in a particularly vulnerable situation because workers live and spend twenty-four hours and seven days of the week at their workspace, making their dependence on employers constant and having endless work (Los Molinos, 2017, p. 79). The connection between informal work and the live-in modality of care and domestic work stems from the legal and economic constraints that undocumented migrant workers face. Without legal residency or work permits upon arrival, migrants are often pushed into informal employment, where no labor protections exist. Live-in domestic work becomes a survival strategy, as it provides both employment and shelter for those unable to secure independent housing. However, this arrangement fosters extreme dependency, as the

lack of legal protection and constant shared space with employers allows them to impose exploitative conditions, blurring the boundary between work and rest. While live-in work may offer a pathway to regularization by increasing the chances of securing a formal contract, it ultimately traps workers in a cycle of vulnerability, where they must endure and extreme form of precarity in hopes of obtaining legal stability. In these cases, employers' exploitation of undocumented workers' vulnerability becomes especially acute – beyond the fact that they are undocumented. When living-in and providing 24/7 care, rather than hourly services, the intensity of the work itself is extremely high, particularly in terms of emotional and physical demands (Buján, 2014, p. 299).

> *"Whether you want to or not, just to be there is a job, but being interned messes you up mentally. Because you are there and there is nothing else. I mean, it's not like you go, you work your 8 hours and then you go back home. No. You are there 24/7 because you stay the night. And if something happens, you are there too, on the watch. So, yes… With older people, if something happens or they feel bad or something, you have to be there to check that nothing is going to happen to that person". (*Angie, 31, unemployed, Honduras)

Thus, beyond the labor involved in being a live-in care worker, with its 24/7 demands, the status of being undocumented exposes domestic and care workers to abuse and employer impunity, especially through the live-in modality of care and domestic work (Los Molinos, 2017, p. 76). Angie again narrates how she was treated in a separate working experience:

> *"Well, the truth is that the experiences I had since I came here at the beginning went quite badly. My experience was that well, the more money people have, the worse they are, the more… It was horrible, I mean. They didn't treat me well. I was not doing well, you know? And obviously, I'll tell you. I was there for a year and a half until I said no, I can't take it anymore. They weren't feeding me. I worked for more than 8 hours. They didn't feed me. When I say that they treated me badly... I mean, they even humiliated me. They said things, words... in the verbal sense. Not physically. But verbally. So, that was it. They would tell me that I couldn't do anything that they didn't tell me. Besides, I had no papers. Many times, they came to tell me that I should be thankful that they gave me a job because I had no documentation". (*Angie, 31, unemployed, Honduras)

One salient theme that recurred in discussions about being at their employers' disposal was the highly individualized relationship between employer and employee. Interviewees expressed this dynamic in different ways, whether through experiences of being subjected to their employers' will or resisting it. They often reflected on the nature of this relationship by linking it to their understanding of whether they were in a job with poor working conditions or one that afforded them dignity but always dependent on some form of good personal fortune. In doing so, they underscored the unequal power relations between employers and workers. Dome mentioned her situation after finding employers who hired her formally:

> *"No, now I am fortunate to be external to the household and hired. I work with a family in which the man is a quadriplegic, and the wife is retired. The truth is that they are a good family. Very very good. They have given me a contract, I have social security, I have the right to rest, I am not going to deny it. The truth is that the family I am with now, it is true... it shows the level of education they have. So yes, the truth is that I can't complain with them. I can't complain. They see you as an equal above all, they see you as a person, as an equal. You do what you do in their house, okay. But there is respect, you know? It is not the same as being in a house, where they'll say we accept you as our family, but then you are treated like the poor relative they don't want to see, you know what I mean? I don't want to be seen as family if I am your employee. I will clean your house, and you should respect me because I am a hard worker"* (Dome, care worker, El Salvador).

What Domes is highlighting here is that there is no secure structure behind a worker's negotiation with employers, which often leads to unfair or poor working conditions (Ibid., p. 103). Even when working conditions seem favorable, in the absence of a formal mechanism to regulate these conditions, workers view these conditions as favors. They perceive themselves as "being lucky" or having stumbled upon people whose personal traits are considerate and kind (Ibid., p. 105). Dome, who had worked as a live-in domestic worker is now employed by a family who has hired her formally and respects basic working standards. These qualities of respect and kindness or consideration for equality are entirely individualized into the character of the employer and not formalized institutionally, which ultimately exacerbates the vulnerability that care workers are exposed to and forces workers to complete dependence on the employer's will to concede a working contract and treat workers

fairly. Let us turn, once again, to Angie's experience of live-in employment to highlight how the individualized nature of the employment relation can also have dreadful effects when "unlucky":

> *"I didn't try to quit, I held on as long as I could because I had to send money for my daughters. I had to pay the loan I had on top of it. So, that's why I didn't want to leave... I held on as long as I could. But I left it [the job]. After that, I spent about 6 months that I couldn't find a job. Oh, I remember perfectly when I was in the parks. That was a... That was about 6 months, the worst of my life. Because I would see myself in the parks. I would go to churches. Sometimes I didn't have enough to eat. What I would do was, I would buy bread and cheese, and I would sit there in the cold to wait. And that's what I ate there". (*Angie, 31, unemployed, Honduras)

The consequences of standing up to abusive job conditions or denying job opportunities while being in such a vulnerable position due to the lack of a contract, citizenship and residency are dire. Lacking institutional protection as well as personal networks on which to rely on, migrant undocumented workers are left to (barely) survive. Domestic and care sector workers, especially migrant and undocumented ones are thus exposed to a wider range of vulnerabilities from the lack of institutional regulation as well as the active foreigner and regularization laws. Stuctural regulations (or lack thereof) incentivize informality and therefore increase the precarization of the sector through extreme individualization of their labor relation (Quintero Lima & Díaz Gorfinkiel, 2021, p. 58) which was vividly expressed by my interviewees as being lucky (or not) to have kind or thoughtful employers.

In a study published by Gómez Rufián (2019), domestic and care workers were deemed to be among the least privileged in relation to the rest of the working sectors according to several socio-economic indicators, including but not limited to: the capacity to make ends meet economically, the number mortgage or monthly rent defaults, the capacity to pay for unexpected expenses, the capacity to take a vacation on a yearly basis among other indicators (Gómez Rufián, 2019).

Once again, informality exacerbates the vulnerable situation in which workers are left to navigate without the appropriate resources for them to stabilize their livelihoods. Their time of work and non-work is pushed and dedicated towards attaining or maintaining employment, often under poor conditions for the purpose of acquiring cheap labor. Especially for migrant workers who seek long-term residency, this includes having to accept working living in the employers' household to ensure a place

to live. These conditions simultaneously constitute a gate for longer hours of work or accepting more unnegotiated responsibilities (Los Molinos, 2017, p. 41). Informality thus forces workers to struggle heavily through the labor market and through the migration system in hopes of achieving citizenship rights. Only those women who are in situations of greater legal, social and labor vulnerability will accept live-in modalities of domestic and care labor, i.e., those who have just arrived in the country, do not have their families and are in an irregular situation (Buján, 2014, p. 290).

Having a job, however, is a necessary requirement to obtain temporary residence. Paradoxically, when working informally and when the employer has no intention of providing a legal contract, workers are obliged to remain in an irregular situation regarding their citizenship for extended periods of time – even decades.

In other words, in the case of migrants, on the one hand, the informality of the sector makes it one of the few existing work alternatives when you do not have "papers" to work and sustain a livelihood (Quintero Lima & Díaz Gorfinkiel, 2021, p. 224). But, on the other hand, this same informality prevents them from being able to request regularization through the rooting provision (Pérez Orozco & Gil, 2011, p. 99). Legal residency and citizenship therefore play an absolutely determining role in migrant's working conditions, and experiences of precarity.

While migrant women constitute the demographic who endure the highest degrees of precarity because of their status with regards to the border and migration regimes, national domestic and care workers are also exposed to the vulnerabilities of informality and the specificities of domestic and care work. The nature of the special regime for domestic workers encourages employers to circumvent its regulations and hire domestic or care workers informally. Therefore, even national domestic workers encounter difficulties finding a formal contract. Let me introduce the story of Eva, a Spanish domestic worker.

Eva, originally from Extremadura, Spain, is currently 58 years old. She started working at the age of 14, primarily as a childcare worker. While she continued her studies until 18 years old, completing a course in administrative assistance and later in secretarial work, she continued working, mostly caring for children. At 18, Eva became a live-in domestic worker for a family in Pozuelo de Alarcón, where she worked for three years. This experience was difficult for her, as the notion of live-in work was less the norm for her generation. Despite the challenges, she was formally employed and gained some work experience. Over the course of her 44-year career, Eva only took a 4-year break when her youngest daughter Inés was born. During this period, she chose not to work, as her experience raising her eldest daughter, while working, had been challenging.

While Eva has worked in various roles, including as an assistant in a restaurant, where she was provided formal employment, she found the hospitality industry to be particularly demanding, and ultimately returned to domestic work. Eva has extensive experience as a domestic worker, performing various tasks such as cleaning, caregiving, and household management. She has alternated between being a live-in worker and an hourly assistant over the years. As an hourly assistant, Eva notes that while the pay is better, the work is more physically demanding, as she must perform more intense tasks like deep cleaning and moving between multiple homes each day. She mentions the physical toll this work takes on her, especially given her age, but has continued working due to financial needs and a lack of formal retirement benefits. Although she has been working for decades, Eva has only 7 or 8 years of contributions to social security, which limits her ability to qualify for a pension.

Throughout her career, Eva has experienced both the emotional and physical demands of domestic work, from caring for elderly clients to raising children as if they were her own. Reflecting on her experience in the domestic sector, even while being a resident, she commented that it is common to be informally hired when working on an hourly basis:

> *"When you are already working on an hourly basis, every day in a different place, who do you think will hire you? No one is going to complicate their lives by making you a contract or registering you in the social security system for a few hours. Another thing would be if you went every day to the same house. That would make more sense or, well, it is more justified. But of course, if you are looking for a person to come to your house 4 hours a week, they won't make you a contract"* (Eva, 58, care worker, Spain).

The situation of working hourly in different households led Eva to accept working informally for most of her life. Now in her fifties, she has barely contributed to social security and thus barely earned enough to obtain a pension and retire because she could never secure a formal contract when looking for jobs in the domestic sector:

> *"Well, of the 40 years I have been working, I have contributed about 7 or 8. About 3 in the domestic employee regime. And the rest in the general regime. So now I find that I have no pension. I am not entitled to a pension"* (Eva, 58, care worker, Spain).

To recall, domestic and care employment is a sector that is characterized by its dualization of working hours. On the one hand, there is a high proportion of female employees who work only a few hours a week. On the other hand a high percentage are overworked, working more than 51 hours (Perez Orozco & López Gil, 2011, p. 98). This dualization illustrates the two modalities found in the sector: that of live-in domestic workers and that of those who work by the hour. Workers who are external – who do not live within the employer's household – may also work beyond 40 hours weekly. This may occur because employers may ask them to work when they are on holiday beyond their regular working schedules or additional days which have not been agreed. On the other hand, external domestic and care workers could also be hired for only a few hours a week per household, especially when their employment entails domestic work-related tasks such as cleaning, ordering, cooking… etc., rather than caring for dependent individuals (Ibid., p. 99). In both cases, having multiple jobs is an extended practice. To illustrate I would also like to turn to the story of Claudia a Romanian care worker.

Claudia moved to Spain about 6 years ago in search of better job opportunities. In Romania, she completed her education in nursing, but when she arrived in Spain, she could not find work in her field because her degree was not recognized. Determined to work and support herself, Claudia took on various jobs. Her first job in Spain was as a caregiver for an elderly woman with dementia. She worked for 10 hours a day, without any days off or vacation, and without a formal contract. This job was arranged by her aunt, and although she developed a close bond with the elderly woman, the relationship with the woman's children (her employers) was more difficult. Despite her professional background in nursing, her primary duties involved companionship, cleaning, cooking, and administering medication. She often found herself bored during the long shifts. After about a year, the elderly woman passed away while Claudia was caring for her. Following this, Claudia found a job with a family taking care of five children, which she has continued for 5 years. Her duties included helping with homework, preparing meals, and general childcare. This job finally provided her with a legal contract, and she has since obtained residency and papers after 5 years in Spain. The contract is permanent, and she works for the family in the afternoons from Monday to Friday.

In the mornings, Claudia has taken on additional jobs to supplement her income. For a time, she worked cleaning houses in Madrid, managing to juggle 7 or 8 houses per week. She typically worked from 6 AM to 2 PM cleaning homes before heading to her childcare job in the afternoon. Claudia also faced uncomfortable situations while cleaning homes, including instances of harassment from young male clients, leading her to quit those jobs.

Currently, Claudia also works for an elderly couple in Móstoles and a neighbor of the family she helps in the afternoons. She assists the elderly couple with cleaning, shopping, and providing general support. For these jobs, she earns a set monthly salary rather than being paid by the hour. Claudia hopes to eventually validate her nursing degree and return to working in healthcare. She has her nursing diploma but has not yet completed the process of translating and verifying it for Spanish standards. This process has been delayed because she could not retrieve her diploma from Romania until recently. She now plans to focus on completing this process so she can move into more stable and fulfilling work, as she does not want to spend her life working as a domestic worker. As told by her:

> *"I have 3 jobs. I take care of children in the morning, which is two hours. I go back to Móstoles [her hometown in the periphery of Madrid] and then I work with and elder couple for 2 more hours. I come back home again, and then at 5 o'clock in the afternoon I go take care of the children of another family"*. (Claudia, 28, care worker, Romania)

When asked about previous work experience, she also mentioned how she was working in several households at a time during the week after having cared for an elder person who passed:

> *"After the woman I was caring for passed, I spent about a month doing nothing in the morning. And then I found work in the same sector: in house cleaning in Madrid. And I went every morning to Madrid and so on. I had about 7 or 8 houses every day".*
>
> Interviewer: *"7 or 8 houses a day or a week? I mean, on different days?"*
>
> Claudia: *"Eh no. I mean, yes, on different days. But I had 3 or 4 on Monday. And then on Tuesday another 2. On Wednesday another 4..."* (Claudia, 28, care worker, Romania)

In some cases, in view of the consequences of working informally, i.e., without the right to pension or sick leave, workers prefer working multiple households by the hour as opposed to working with a single employer. This is because working for several employers simultaneously can constitute a source of higher remuneration and thus an alternative source for retirement savings and increased autonomy. Working informally,

although with no guarantee for job stability and full vulnerability in the face of imminent dismissal and thus having multiple jobs simultaneously and paradoxically serves employment stability. It provides a certain degree of autonomy and independence for workers to organize their own schedules and plan their forms of income as well as their time off work. If workers are dismissed from one employment, they may rely on other households as well and not lose their entire source of income in one go. However, this strategy comes at the price of intensifying their labor. While a certain degree of autonomy is granted from having multiple employers, their work shifts become more exhausting than if they would work for a single employer during one whole day. Eva describes this modality of employment in the following way:

> *"I would distinguish different things within being a domestic employee. One is the person who goes to the same house every day, whether she is a live-in worker or not, for a few hours. And another thing is what I have been doing for a few years now, which is being an hourly housekeeper. Here, every day you go to a different place. So, the work is very different. You earn more by working fewer hours, but it's also much harder […] it's a different rhythm. When you go to clean by the hour, you go at full speed. I mean, you're not going to waste time. You go at full speed. So, working more than 4 hours is hard.".* (Eva, 58, care worker, Spain).

When asked about why she would choose to work more intensely by the hour than more relaxed in a single household Eva answered the following:

> *"Because it's better paid,, of course. The hour is more expensive. So, it is true that you get paid more. You work more, but you get paid more. But then comes a month of holidays. During the holidays you don't work, and you don't earn. Easter vacations, Christmas vacations…If you don't work, you don't earn. So, well. It has its advantages and disadvantages. It's physically harder because you work a lot harder. But it also leaves you more free time".* (Eva, 58, care worker, Spain).

While the option to work multiple households does serve to increase worker autonomy and provide both more time for personal activities and to be able to save in the absence of unavailable pension schemes as described by Eva, the resulting toll it takes on the intensification of the labor hours put in is vividly highlighted. The intensification seems to be much higher as opposed to working for a single household

on a regular basis. Further, Eva also referred to how health becomes the main expression of agony from this specific modality of work:

> *"When you go to clean by the hour, you go all out. I mean, you're not there to waste time. You give it your all. So, doing more than 4 hours is... On Thursdays, when I do 4 and a half hours, I get back here exhausted. In fact, I do two houses in a row because it worked out better for me to do two back-to-back. Because if I was going to lose the whole morning... There's also another thing. For example, people like it when you go twice a week, for two hours. Of course, because their house stays clean all week, but it's not worth it for me to lose the whole morning just to go to one house for two hours" […] I get here very tired. In fact, thank goodness that the second house I go to is easier, because there's less stuff, and the work is easier. But by then, I'm already in turbo mode. I'm already speeding up. It's hard work.* (Eva, 58, care worker, Spain).

Therefore, whether it is working many hours, beyond agreed schedules, or relatively less hours but in an intensified manner to sustain livelihoods, domestic and care work in the informal labor market and the lack of protection attributed to it exacerbates the forms in which workers become precarious: they are dispossessed of their time. The lack of alternative means to sustain their livelihoods – beyond wage labor – whether livelihoods involve sending remittances to countries of origin for familial purposes or saving for retirement in the absence of pension rights, makes the fulfillment of these responsibilities an involuntary and highly individualized burden.

Given the absolute lack of rights in informal domestic and care labor, compliance with livelihood related responsibilities is much heavier than when they are to be assumed with social protections and guarantees – even when these are minimal. This has a higher impact when the workforce is migrant because they additionally must bear the weight of migration and regularization laws, notwithstanding the decreased negotiation capacity as well as the lack of existing support networks and knowledge about the country of arrival. Informality thus exposes workers to greater vulnerabilities in a multiplicity of ways: in terms of labor conditions; in lesser capacity to negotiate and further; in higher risk and exposure to coercive or abusive treatment (Perez Orozco & López Gil, 2011).

In sum, while recent reforms and global recognition have sought to improve working conditions for domestic and care laborers such as the extension of unemployment benefits and the gradual inclusion of domestic workers in the general social security regime in Spain, these efforts remain insufficient. The unique

characteristics of domestic labor – occurring within private households and involving emotional labor that is difficult to quantify and yet undervalued – exacerbate the vulnerability of workers, particularly migrant women who face additional challenges related to citizenship, legal status, and informal employment. This occurs because reproductive labor – as the conditioning factor for capitalist reproduction – is rendered as cheap as possible by capitalist actors who in turn have liberated reproductive labor time from other workers in different sectors who's labor can be exploited further (Becker et al., 2018).

The persistent exclusion of domestic and care workers from full labor protections and the ease of dismissal without adequate compensation keeps workers in permanent state of temporal availability, whether to maintain or obtain employment. They are put in a permanent time of wait, while also having to navigate the disruptive intricacies of their particular conditions such as work by the hour or sorting out the bureaucratic needs of their regulation as citizens with basic rights. This puts domestic and care workers in a particularly precarious state, forcing them to accept high exploitative and potentially abusive working conditions to survive. Furthermore, the prevalence of informal labor leaves a significant portion of the workforce outside the scope of even basic protections, further deepening the precarity and exploitation experienced by these workers.

III. Subjectivation of domestic and care laborers in Spain

As argued earlier, in the services sectors it is often difficult to increase absolute surplus value due to the nature of service work as an activity which requires human relations and thus becomes difficult to automatize or digitalize. Therefore, the maximization of surplus value in services industries, particularly in care labor, has depended on the increase in relative surplus value. i.e., on reducing worktime per unit of output by adjusting work time as closely as possible to changing demand (Hermann, 2014, p. 192).

Indeed, as illustrated, the domestic and care sector is particularly characterized by having a highly flexible workforce. For the employer, this results in added benefits since part-time work generally pays lower wages and often is excluded from social security services (Ibid.). Workers are often employed by hours or by tasks, rather than on a determined time frame as contemplated in the standard working contract. Atypical employment is thus prevalent in this sector.

These statistics on domestic and care labor, i.e., the total feminization of the workforce; its high degree of informality; and the prevalence of part-time work is, as demonstrated above, are the result of active structural mechanisms which strive to keep the costs of paid social reproductive work low and socially depreciated to adjust their work to increasing demand for paid care labor (Becker et al., 2018). Further, beyond being exposed to atypical forms of employment, and with the goal of cheapening social reproductive labor, the care sector is also characterized by a lack of social protection in contrast to other services sectors with differentiated productive needs. Together with the neoliberal deregulation and privatization of public services, insufficient labor regulations put care workers in a particularly acute dependence on their employment and expose them to high degrees of vulnerability due to having no other sources to meet their livelihoods. In this context, the way in which workers thus experience their desperate need for employment through the syndrome of desperate responsibility and the conditions which shape the contradictory temporal experiences of workers – particularly, their sense of time, responsibility and survival, is revealed. In this section I consider how the mechanisms exposed above shape the experiences of domestic workers and prefigure their embodied experience of precarity in the care and domestic sector. Let us turn back to Paola's experience:

> Interviewer*: "What would a Tuesday or a Monday usually be like?*
> Paola*: "Well, suddenly, they call me. I also have to be on standby. If they call me, I go."*
>
> Interviewer*: "So, you're always keeping an eye on your phone?"*
>
> Paola*: "Yes, just in case they call".*
>
> Interviewer*: "And do they call you in advance, or do they call and tell you to come right at that moment?"*
>
> Paola*: "Sometimes they call in advance. Sometimes they call the same day and time and tell me to come now, and I have to go".* (Paola, 46, domestic worker, Paraguay)

In Apostolidis' account of pathological temporalities, he refers to how precarious workers experience a form of vulnerable time in a distorted, discontinuous, and interrupted way, while simultaneously, workers face a pressing and anxious ridden

temporality of continuity (Apostolidis, 2022). In the domestic and care sector in Spain, this manifests through irregular working hours, lack of breaks, and the potential unpredictability of employment, where workers are constantly "on call" or required to perform duties beyond their contract.

As remarked by Paola, while the opportunity to work may or may not present itself at any moment of the day unexpectedly, she is simultaneously placed in a continuous state of vigilance so that she is prepared for when the opportunity to work arrives. She is trapped in a temporal state of perpetual present where work may or may not appear at any time, but for which she must remain alert. This came up on a few more occasions:

> *"What I appreciate the most about the job really is that without the job, the girls [her children] wouldn't be able to go to school, because I don't get any help, no help from the government. They wouldn't be able to go to school, so I really do need the job […] The worst part is that I don't have a fixed schedule […] well, a schedule, for example so that the work is continuous. That it's steady. That's what I'm looking for, but I can't find it, there's nothing available.* (Paola, 46, domestic worker, Paraguay)

In her personal experience, there is a clear negative reference to the unpredictability and irregularity of her work schedules and yet a positive reflection on how the job allows her to provide for her family. Here is where the notions of responsibility surface. Paola expresses how her livelihood and the means to sustain her family are marked by a continuous urgency to remain employed – a temporal continuity resulting from and acute job dependency as the only way to sustain her family (she cannot obtain government subsidies, she says). In the absence of a job with a fixed schedule (or what she would consider a good enough job), she is forced to accept any available opportunity to work, independently of what she desires. Exclusion or absence of government subsidies, unemployment benefits or any form of social protection and the insufficient regulation of the sector force workers into precarious circumstances where they are individually obliged to engage in their best efforts to remain employed, coercing many to accept dismal working conditions.

The absence of protections from dismissal working conditions and social security in the transition between jobs also implies an absence of time for anything other than work. It limits the possibilities of engaging in any other practices other than working, such as training and qualifications which could provide a higher level of autonomy and provide opportunities to change sectors of employment.

> *"Of course, I don't have the opportunity [to study], for example. I could train more, like for nursing or something like that. I could do those things. But I don't have the possibility to study. […] I don't have time. And I don't have money, besides that. I don't have savings to use so I can go study."* (Paola, 46, domestic worker, Paraguay)

The vulnerability Paola faces is also experienced as the inability to use non-working time to engage in training activities to improve her socio-economic circumstances. She is forced to unpaid waiting time, which limits any potential opportunity to overcome her circumstances as a worker hired by the hour. She bears an implicit feeling of powerlessness to overcome her predicament as a domestic worker but is trapped in the cycle created by the structural organization of the sector. This is experienced as a sense of not being able to progress or break this vicious cycle. In the absence of alternatives from paid labor, Paola is made solely responsible for her circumstances and is dispossessed of the means to overcome this situation of dependence on unpredictable labor. That is, she is dispossessed of time for anything else than securing her and her family's basic needs by being permanently subjected to the next opportunity yet enduring the daily irregularity of said opportunities.

These responsibilities are profoundly intensified and naturally internalized in the sector's workers when survival and securing their livelihoods is dependent on performing their jobs beyond what a regular contract would establish. As highlighted by my interviewees, being coerced to accept additional unpaid tasks, longer hours, and poor conditions to secure their livelihoods is a general experience of domestic and care labor. That is, while this responsibility to secure their livelihoods stems from the workers themselves, it is coercive because they know that without putting in maximum effort and exceeding the agreed-upon terms, they risk quick dismissal. Thus, they must demonstrate to their employers how well they can perform their jobs to prove they are worthy of keeping them.

Domestic and care workers are subject to a temporal continuity in the face of their acute job dependency while having to bear the burden of temporal interruptions as a result from their precarious jobs and the coercive exigencies to remain employed. The intense responsibility to care for others (children, elderly, or household duties) not only consumes their emotional labor but also creates a paradox where their own well-being is sacrificed to fulfill societal expectations of care, all while being underpaid and rendered vulnerable.

This is embodied in care workers as a constant angst in which they must not just be continuously on the lookout for the correct compliance of their responsibilities but

to exceed these responsibilities. Often the ambiguity of working contracts additionally leaves space for the interpretation of the tasks that needed to be done, the intensity they must be done with and thus, also the time they will take, as well as the possible bodily debilitation they may produce in certain degrees of intensity. This is especially the case when care workers are hired informally because workers are severely more vulnerable to easy dismissal.

I would like to introduce the story of Ximena to continue illustrating these points. Ximena, originally from Mexico, moved to Spain in 2008. Her journey to migration was unexpected, fleeing from her experiences with gender-based violence during her early marriage at 18 years old. After her relationship ended, she decided to migrate to escape the situation. Upon arrival in Spain, Ximena's first job was as a caregiver for an 84-year-old woman. The job was arranged by Ximena's mother, who also worked as a domestic worker in Mexico. The Spanish woman's daughters paid for Ximena's passport and flight to Spain, and Ximena began work without a formal contract, earning a symbolic 180 euros per month. She lived in a small room next to the kitchen in the family's home.

Her job was initially framed as companionship, but over time, Ximena found herself also taking on duties as a domestic worker and nurse, caring for the elderly woman and her daughter, who had a mental illness. Despite the poor conditions and meager pay, Ximena stayed in the job for three years. After this period, she married in Spain and obtained her residency permit through her marriage. However, finding work afterward was difficult. She spent 6 to 7 months job-hunting and attended numerous interviews. She initially insisted on working with a contract but was often rejected until she reluctantly accepted a job without one.

Ximena worked for 4 years in a household, where she earned 600 euros a month, working from 8 AM to 6 PM, Monday to Thursday, and 8 AM to 3 PM on Fridays. Her working conditions were informal, and she wasn't registered for social security. When her employer lost his job, she was suddenly dismissed without notice, receiving just her monthly salary. After losing her job, both Ximena and her husband faced financial struggles. Her husband, a security guard, had his working hours reduced, which led them to move back in with his parents for three years as they couldn't afford rent. During this period, Ximena found part-time and hourly jobs, often in domestic work and even in laundries and restaurants but still struggled to contribute to social security. Ximena eventually found a job caring for a child. Despite working without a contract, her duties were extensive, often requiring her to stay late without notice. After leaving this job, she finally secured stable employment, where she now works as a caregiver for a newborn and has been with the family for 5 years.

Ximena referred several times to how often she would have to unexpectedly stay beyond her agreed working times because her employers would not let her know in advance or prepare for an alternative if they came home later:

> *"I never knew what time they were going to arrive. And sometimes I would tell her, hey Marta [the employer], tell me at what time you are going to arrive if you know, so that I also know what I am going to do. When it was the father, it almost always happened that he would come back late […] One has a life you know. After working you have a life of your own... And in most jobs, that's always the case that you may have to stay later".* (Ximena, care worker, Mexico)

The acceptance of a later stay in Ximena's case is mediated by the fact that if she would not take on this non-agreed responsibility of staying later unannounced, she could potentially face dismissal with no benefits, leaving her completely vulnerable from one day to another. The anxiety of losing her job and not accepting undesired or unexpected working conditions would contribute to putting her (labor) at the complete disposition of her employers.

These points also illustrate the issue of easy employment withdrawal, i.e., the mentioned regulation for care work in which the employers have the right to terminate the contract without cause (UGT, 2021) and which was deleted in the latest reform of the special social security regime for domestic labor in 2022. Nevertheless, even while regulated, in practice, this provision is often disrespected by employers – and thus encourages the cheap and immediate dismissal of domestic workers (Buján, 2014, p. 150; Díaz Gorfinkiel & Martínez Buján, 2021, p. 246). However, when informally employed, workers' vulnerability to easy dismissal are aggravated. Ximena illustrates this as well in previous working experience she had:

> Ximena*: "in that job, well, I worked for 4 years. I earned 600 euros. And I worked from 8:00 a.m. to 6:00 p.m., Monday through Thursday. And on Fridays until 3:00 a.m."*
>
> Interviewer: *"Without being formally registered by the employers?"*
>
> Ximena: *"Of course, without registering me. There I was fired from one day to the next because the man was out of work and from one day to the next, they gave me notice. They gave me my salary and told me not to come back. I was*

> *there for 4 years. And since I didn't know that I could file a complaint or anything else, I didn't do anything either"* (Ximena, Care worker, Mexico).

In the care sector, this desperate responsibility is embodied not only in the form of stress, anxiety, or exhaustion resulting from the never-ending effort to meet their employers demands from fear of losing their sources of livelihood, but broadly then, in the expropriation of time. Another theme common in domestic and care workers' experience worth mentioning was expressed by Ximena:

> *"Domestic workers suffer most from carpal tunnel, back and knee injuries and they are not recognized as care work specific injuries if you go to the doctor. It is treated as a common illness, and they don't give you sick leave. They rarely give you sick leave. Besides, if you get sick leave, since you are caring for dependent people, the employers have to find a different care worker and then they might fire you and hire someone else. A dependent person cannot be left alone".* (Ximena, Care worker, Mexico)

As a result of the intense conditions of care work – framed as "caring with love" – workers are forced to accept, they commonly suffer from physical illnesses that are not recognized by any regulatory frameworks. This is the case for carpal tunnel syndrome, a common illness among carers of older population or children who deal with holding, carrying or handling users and which produce mobility issues. This experience ends up exacerbating their precarity not just mentally in the form of permanent anxiety or angst, or in the intensification of their labor, but physically too in the form of exhaustion and bodily harm. Rehabilitation ultimately will cause problems to deal with in the future, leading us again to the theme of temporal interruptions resulting from physically painful labor. In the meantime, workers cannot simply stop working, regardless of injury as Ximena mentions.

The issue of bodily harm as a common feature of performing everyday labor is yet another consequence of the specificity of the job occurring mostly within the private household, where the existence of irregularities is extremely difficult for administrative authorities to monitor. According to Díaz Gofrinkiel and Martínez Buján (p. 247), 50% of workers in the sector are hired based on a verbal contract – a feature that is almost exclusively a characteristic of the domestic sector. As mentioned above, the lack of existing institutional monitoring systems to hold employers accountable for abusive practices and irregularities often forces workers to endure abusive conditions such as irregular or unannounced dismissals, not being able to take breaks, time for meals,

having work related injuries and no right to sick leave or being underpaid (Ibid., p. 248).

Domestic and care labor exposes how much more relevant the individual contract between employer and employee is over the relevance of collective agreements and worker protection policies and to the experiences of domestic workers. The norm, however, of enduring these sector specific conditions forces workers to quick readjustment to the labor market and to accept extremely exploitative jobs (Díaz Gorfinkiel & Martínez Buján, 2021, p. 246). Domestic and care labor and its legislative and social mechanisms, contain the necessary conditions for this productive area to maximize profits in the cheapest way possible by coercively including tasks and highly exploitative working conditions that are not valorized by capitalist markets, but which are nonetheless necessary and implicitly embedded within the requirements of the job.

The embodied experiences of these conditions subject care workers to a discontinuous or fragmented time regime in which they must be constantly available for work while simultaneously, they remain continuously dependent on wages (formal or otherwise) to meet their daily livelihoods and abide by their personal responsibilities. This results in never-ending work, bodily harm and lack of time for activities such as eating properly, both within and beyond the job. This precarity in the domestic and care sector, exacerbated by Spain's weak legal protections and the informal economy, imposes on workers a sense of temporal liminality – caught between jobs, struggling to find stability, and living in fear of sudden dismissal. This perpetual state of insecurity deepens their desperation to maintain employment at any cost, reinforcing the pathological temporality that governs their working lives. As a result, they are relegated to an extreme form of desperate responsibility.

Given the vulnerable situation in which care workers must perform their work, they must keep going even with prevalent injuries or while sick since not complying may otherwise mean the loss of their source of livelihood. This extreme form of desperate responsibility often leads workers to sacrifice their rights and even their own health, both mental and physical, to maintain their jobs. Further, desperate responsibility helps illustrate how the gendered and racialized nature of the care sector, where women, particularly migrant women, are subjected to these pathological temporalities in a highly intensified manner.

Desperate responsibility thus relates to worker subjectivity by building how the precarity of formal or informal wage labor forces individuals to internalize their economic and social responsibilities in an isolated, individualized way. When workers lack alternative means to sustain their livelihoods outside of wage labor, they experience a heightened sense of personal responsibility for securing their survival or

the survival of their families at the cost of their health, wellbeing, and ultimately, their time. This individualization and sense of personal responsibility with the absence of necessary resources to abide by them shapes worker subjectivity by making them feel solely accountable for managing their economic stability, despite operating within broader systemic constraints.

Workers internalize the need to meet increasingly precarious demands under conditions that cripple their sense of agency. Their subjectivity becomes shaped by the constant pressure to meet survival needs, making their labor not just about earning a wage but about managing a life marked by economic and social vulnerability at the expense of their self-sacrifice. This is the subjectivity of powerlessness. As a result, their sense of self and agency is continuously eroded by the precarious structures that force them to operate within a limited and fragile socio-economic framework.

Thus, in this context, worker subjectivity is characterized by a form of internalized precarity, where the burden of economic survival becomes an individualized experience, reinforcing the pathological temporalities of overwork, insecurity, and exploitation. These workers must navigate not only their labor conditions but also their social responsibilities – such as providing for their families or securing future stability – without the structural support typically afforded to more secure forms of employment.

Conclusion

The analysis of domestic and care labor in Spain reveals precarization in a sector that is indispensable to capitalist reproduction yet devalued both economically and socially. Through the lens of desperate responsibility, we can observe how workers, particularly migrant women, internalize the heavy burden of ensuring their livelihoods despite insufficient structural support. This leads workers to accept endless working schedules, performing tasks beyond agreement and exerting intense emotional labor, often sacrificing their time for lunch or even their physical and psychological wellbeing. As we have seen in the case of my interviewees, the consequences of not complying with such conditions can even lead to extreme cases of isolation, exclusion and marginalization. Domestic workers are thus paradoxically tasked with ensuring the well-being of others while being denied the stability and protection necessary to secure their own. They are rendered in a situation of continuous temporal present where they must be permanently vigilant in order to retain or search for new employment, which is highly insecure and vulnerable to easy dismissal and abusive conditions.

The vulnerabilities they endure, exacerbated by weak legal frameworks, the racialized division of labor, and the informal economy, push workers into situations where their precariousness is internalized. The experience of time for these workers

becomes fragmented and anxious, marked by constant job insecurity and an endless pursuit of employment. Their time becomes vulnerable. Caught between permanent readiness and unpredictable instability, domestic workers are suspended in a temporal contradiction: the continuity of care obligations demands their full attention and implication performing beyond their contractual obligations, while the insecurity of their employment constantly threatens to break that continuity. This prevents the possibility of long-term planning, self-development, rest, or even having enough time to eat a proper (nutritious) meal, leaving them confined to a present that is simultaneously overburdened and uncertain. Even when domestic workers hold stable contracts or predictable working arrangements, many consider themselves "lucky", not because of institutional guarantees, but due to the perceived benevolence of individual employers, reinforcing a sense of individual dependence on personal goodwill rather than enforceable rights. As a result, their emotional and physical well-being is sacrificed in the process, as their vulnerabilities force them into taking on additional, unpaid responsibilities.

Although recent legislative efforts – such as Spain's ratification of ILO Convention 189 and legislative reform 16/2022 – attempt to address the sector's precarity, these measures remain insufficient. The exclusion of domestic workers from full labor protections, coupled with informal employment practices, keeps workers in a state of liminality, where survival is the primary goal, and personal and professional development through training to changing sectors becomes nearly impossible. Ultimately, this is the case because precarization of domestic and care work is a systemic issue tied to the capitalist exploitation of reproductive labor and the artificial separation between productive and reproductive labor, where the subordination and political devaluation of reproductive labor serves to keep the capitalist system afloat.

Chapter 5

Precarity in concentrated service industry: Caixabank and the banking sector

Introduction

The Spanish financial services sector, historically marked by its complex relationship with both domestic and international dynamics, has undergone significant transformation since the late 20th century. To successfully compete in the race for profits in a sector marked by open and globalized markets, the sector has undergone an increased process precarization of financial service workers. Central to these changes is the intense process of market concentration, particularly after, but beginning before the global financial crisis of 2008 (Cruz-García et al., 2018). As financial institutions sought to maintain profitability in a changing global environment, a pattern of consolidation emerged, reducing the number of entities operating within the market and dramatically reshaping the competitive landscape (CC.OO Servicios, 2022a). This chapter thus explores the evolution of the financial services sector in Spain, with a particular focus on how industry developments, policy interventions, and technological shifts have redefined not only the structure of the sector but also the experiences of its workforce as narrated by workers of Caixabank, one of the largest and most competitive banks of the Spanish economy.

In the years preceding the 2008 financial crisis, the Spanish financial services sector enjoyed a period of rapid growth. However, the crisis and its aftermath revealed deep vulnerabilities lying in earlier policies, leading to a wave of mergers and acquisitions that concentrated market power in the hands of a few major players (Ibid.). What was once a diverse field of financial institutions was transformed into a near oligopolistic system, where a small number of large entities dominated the market (Cruz-García et al., 2018).

Market concentration, driven by a combination of profitability pressures, regulatory changes, and technological developments, has had profound implications for labor within the sector. Workers have faced increased workloads (CC.OO Servicios, 2022b), exposure to new forms of managerialism (Fleming, 2015), aggressive management practices (Laaser, 2016), and a deepening sense of precarity as they navigate the evolving expectations of their roles in a shifting sector. These conditions have been exacerbated by digitalization and the intensification of global competition, forcing financial institutions to pivot away from traditional banking services toward a more diversified, investor-focused business model (Garzón Espinosa et al., 2018).

This chapter delves into these dynamics by analyzing the case of Caixabank, one of Spain's largest banking entities. Caixabank provides a particularly instructive example of how the broader trends affecting the financial services sector are playing out in practice. By drawing on interviews with workers at various levels of the

company, as well as those from other financial institutions, this chapter investigates how through the lived experiences of employees these sectorial changes manifest. From heightened competition and the individualization of employee responsibility to the impact of new regulatory frameworks and the challenges of digitalization, the experiences of Caixabank workers shed light on the broader forces reshaping the sector.

Apostolidis' concept of desperate responsibility (2022) as the lived experience of precarity, particularly manifested in the banking sector, I argue, helps understand how the pressures placed on workers are experienced by them, reflecting the heavy burden of navigating unattainable targets and an increasingly hostile working environment with the ultimate purpose of remaining competitive. Despite being one of the most secure employment sectors in the Spanish economy – offering some of the highest salaries (Randstad, 2024), the lowest levels of temporary or flexible employment (Randstad, 2023), a strong union presence and employee protections, high negotiation capacity, and substantial severance packages – workers remain acutely aware that their jobs are at risk and feel a constant need to prove their worth to their employers. This responsibility is not simply originated from internal personal drive, but a coercive force imposed by the structure of the industry itself. Workers are pushed to exceed agreed-upon terms, meet unattainable targets, and prove their indispensability, all while feeling that failure to do so could result in dismissal or loss of status.

This chapter explores how this sense of desperate responsibility shapes the daily lives of workers, leading to chronic stress, anxiety, and burnout. It also highlights how the restructuring, consolidation, and digitalization of the sector are contributing not only to increased economic efficiency but also to the precarization of the workforce. The discussion highlights how these processes of restructuring, concentration, and digitalization are reshaping the labor landscape in the financial services sector, contributing to both competitive economic efficiency and the precarization of the workforce.

I. Evolution and Political Economy of the banking sector in Spain

The Spanish banking sector has undergone a profound transformation over the course of the twentieth and twenty-first centuries, shaped by shifting political, economic, and social forces. These transformations can be distinctly marked by key historical junctures, such as the post-World War I period, the Spanish Civil War, the Franco dictatorship, and the subsequent democratization process. Each of these periods left a

lasting impact on the structure and functioning of the financial and banking sector, reflecting broader national and global economic trends (Carreras & Tafunell, 2021).

In the early 1900s, Spain's economy, relatively insulated from the destruction of World War I due to its neutrality, benefited from industrial and urban development. This period marked the rise of national banking in response to growing capital accumulation, a trend that would be severely disrupted by the Great Depression and the Spanish Civil War. The ensuing autarkic economic policies under the Franco dictatorship (1939-1975) further isolated Spain from the rapid economic recovery and modernization seen across Western Europe following World War II. The Franco regime's strict control over banking, marked by regulatory intervention, protectionism, and limited foreign competition, led to the oligopolistic dominance of a few major Spanish banks and a lack of modernization, which crippled the banking sector's development (McVeigh, 2005; Rubio Mondéjar & Garrués Irurzun, 2016).

The pivotal moment in Spain's banking history came with the 1959 Stabilization Plan, which initiated a period of economic liberalization aimed at stabilizing public finances and reintegrating Spain into the global economy. This marked the beginning of what is often referred to as the "Spanish economic miracle," as liberalization policies attracted foreign investment, increased industrial productivity, and introduced new regulatory frameworks to modernize the banking sector (Buendía, 2018). Throughout this period, Spain's banking institutions navigated the dual pressures of maintaining strong domestic market positions while adjusting to the increasing competition brought about by globalization and integration into the European economy.

As Spain transitioned to democracy in the late 1970s, the banking sector faced significant challenges, including the oil crisis, inflation, and unemployment. These economic crises, combined with the increasing globalization of financial markets, pressured the Spanish banking industry to liberalize further and increase its competitiveness. By the 1980s and 1990s, Spain's integration into the European Economic Community and the deregulation of financial markets set the stage for the consolidation of the banking sector, with mergers and acquisitions reshaping the industry into the concentrated system that exists today. Let us dive into the political economy of the banking service through history to understand how the evolution of the sector has brought us to today's structure and ensuing status of its labor force.

I.I. Banking under the Francoist dictatorship: Autarky and post-war banking (1939 – 1959)

The financial and banking sector in Spain has undergone many transformations throughout the 20th and 21st centuries, shaped by the historical periods in which it evolved. While the Spanish economy broadly followed the trajectory of its Western European counterparts from the 1900s to 2010, certain phases distinguish Spain's economic development (Carreras & Tafunell, 2021; Rubio Mondéjar & Garrués Irurzun, 2016).

Prior to the Spanish Civil War in 1936, Spain experienced stable economic growth. Its neutrality during World War I allowed industrial and urban development to continue, supported by mineral exports. The war-induced demand for food and goods boosted domestic capital accumulation, setting the stage for national banking development (Rubio Mondéjar & Garrués Irurzun, 2016, p. 859). However, the Great Depression of the 1930s and the civil war disrupted this growth.

The next phase, marked by the Civil War (1936–1939) and the subsequent Franco dictatorship, devastated Spain's economy (Tortella & Ruiz, 2013, p. 116). Franco's regime, characterized by autarky and isolationism, pushed Spain into economic stagnation while its European neighbors recovered from World War II. During this period, the regime implemented internal market protection, bureaucratic centralization, and heavy interventionism, with no regard for civil rights (McVeigh, 2005, p. 90).

This not only led to the denial of social accords and collective bargaining, unlike other Western nations, but also left Spain's economy weak and its welfare system underdeveloped, a period known as the "hunger period" due to high repression and economic crisis (Ban, 2016, p. 101; Holman, 1995, pp. 53–55). Spain's reliance on

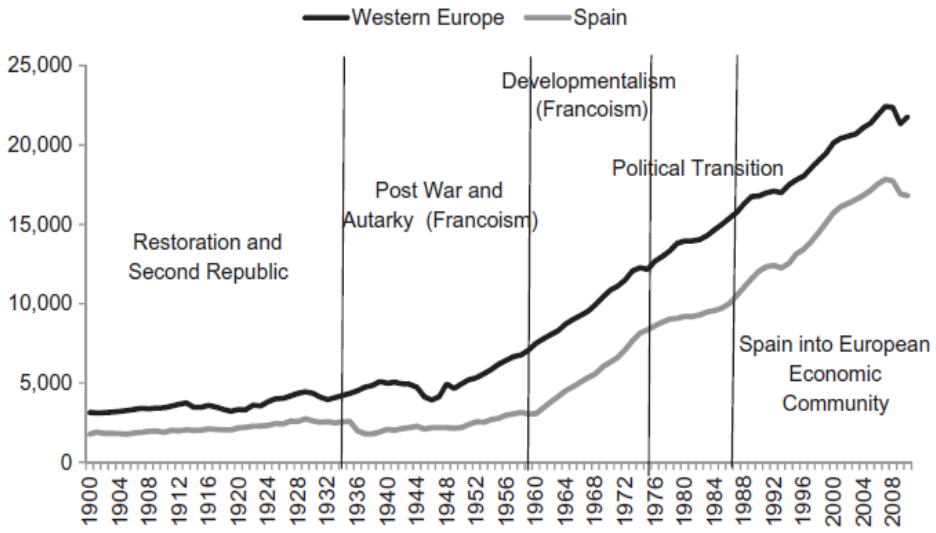

Figure 1 Spain and Western Europe. GDP per capita 1990 (Rubio Mondéjar & Garrués Irurzun, 2016, p. 860)

import substitution industrialization, coupled with budget deficits and low fiscal revenue, led to a balance-of-payments crisis in 1956 (Ban, 2016, p. 101).

Under the dictatorship, banking was subject to full state intervention, restricting the creation and funding of new banks, though exemptions were granted for economic growth and stability. During this period, a legal framework promoting banking secrecy allowed banks to evade cooperation in fiscal fraud cases, and dividend distribution limits aimed to prevent excessive shareholder wealth (Tortella & Ruiz, 2013, p. 118).

The Banking Law of 1946, passed amid internal government conflict, ultimately upheld private banking autonomy despite calls for nationalization by Falangists, as monarchists and conservatives advocated for market self-regulation (Ibid.). The law reinforced state control over banking, prevented the Bank of Spain from engaging in commercial operations, upheld oligopolistic banking structures, and introduced heavy regulations on interest rates (Ibid., p. 119). While there appeared to be harmony between banks and the dictatorship, Tortella and García Ruiz describe it as a tacit agreement for mutual cooperation (Ibid., p. 120). This enabled banks to engage in cross-shareholding, cross-directorships, and cartelization, consolidating their dominance (Ibid., p. 122).

Consequently, during the autarky and import substitution phases of the 1940s and 1950s, banks controlled industrial capital due to lack of competition and foreign market entry restrictions (Carreras & Tafunell, 2021, p. 163). However, strict regulations and the obligation to hold public funds led to overburdened banking portfolios, increasing debt and inflation, prompting a shift toward a more liberal banking law in 1958, which curbed automatic pledging and indirect monetization of deficits (Ibid., p. 21). The period ended with widespread hunger, state bankruptcy, and the regime's need to adapt to sustain its coercive power structure.

I.II. Banking under the Francoist dictatorship (1959 – 1975): Developmentalism

Spain's Stabilization Plan of 1959 marked the transition from autarky to a hybrid economic model, combining state intervention with financial liberalization. Although interventionist measures persisted, Spain gradually opened to foreign investment, fostering economic growth without disrupting the interests of Franco's backers (Cavalieri, 2014). Over the next decade, trade liberalization advanced, culminating in the 1970 Preferential Trade Agreement with the EEC, which boosted productivity and integration into global markets (Carreras & Tafunell, 2021, pp. 171–172). To attract

capital inflows, the regime implemented financial reforms that granted equal access to credit and investment opportunities for both foreign and domestic investors.

At the same time, banking policies sought to modernize the sector while maintaining state control. Key to this was the Navarro Rubio Act (1962), which aimed to restructure banking, enforce specialization, and curb financial concentration, all while oligopolistic control remained intact. By 1967, six major banks dominated assets, deposits, and private capital, illustrating how entrenched financial elites were within the economy (Rubio Mondéjar & Garrués Irurzun, 2016, p. 863; Tortella & Ruiz, 2013, p. 131). Despite attempts to limit banking power, financial institutions retained significant influence over industry through cross-shareholding and board appointments.

Throughout the 1960s and 1970s, Spain's banking sector slowly adapted to global financial trends, including liberalization, computerization, and economies of scale. However, compared to other European countries, this process remained highly regulated. By 1977, Spain had only four foreign bank branches, while Spanish banks expanded their presence abroad (Tortella & Ruiz, 2013, p. 136). Meanwhile, technological advancements, such as ATMs and centralized banking systems, reshaped employment structures by shifting workers into commercial roles while reducing administrative costs (Batiz Lazo et al., 2011). Further financial liberalization arrived in 1974 and 1977, when new decrees facilitated competition between savings and commercial banks, while a 1978 reform allowed foreign banks greater access to Spanish markets (BOE, 1977).

Despite these developments, Spain's industrial progress remained highly dependent on foreign financing and technology, making it particularly vulnerable to external shocks. The 1970s OPEC oil crisis exposed these weaknesses, contributing to economic stagnation (Harrison & Corkill, 2004, p. 3). Simultaneously, Franco's regime, backed by economic elites and entrenched nationalist policies, continued to reinforce oligopolistic control over banking and industry, delaying full financial liberalization (Wright, 1977, p. 104). However, increasing competition, middle-class expansion, and globalization created growing pressures for democratization. In particular, Fordist workers and students played a key role in demanding social provisions and political reforms, leading to a gradual shift in state policies (Rodríguez López, 2022, pp. 61–71). While Spain's late economic boom strengthened consumer prosperity, political instability, the global energy crisis, and shifting economic dynamics ultimately contributed to the decline of the Francoist regime, setting the stage for socioeconomic transformation and democratization (Harrison & Corkill, 2004; Lieberman, 1995; Wright, 1977).

I.III. Political transition, oil crisis and banking liberalization (1975 - 1984)

The 1973–1974 oil crisis triggered a severe economic slowdown across Europe, marking the end of the postwar economic boom (Carreras & Tafunell, 2021, p. 189). Influenced by Milton Friedman and the Chicago School, policymakers embraced liberalization, technological progress, and economic integration as strategies for recovery (Tortella & Ruiz, 2013, p. 139).

In Spain, despite Franco's pro-Arab foreign policy securing cheap oil, the sharp rise in oil prices by 1973 caused a 3% reduction in national income (Harrison & Corkill, 2004, p. 14; García Delgado & Serrano Sanz, 1990, p. 9). Additionally, competition from newly industrialized countries weakened key industries like textiles, steel, and shipbuilding (Harrison & Corkill, 2004, p. 14). Meanwhile, rising real wages (1974–1977) intensified inflationary pressures as society sought to maintain its purchasing power (Rojo Duque, 2010). In response, Spain's pre-transition government adopted moderate monetarist and fiscal policies, yet like in other Western economies, these measures led to inflation and growing current account deficits (García Delgado & Serrano Sanz, 1990, pp. 12–18).

Politically, the crisis coincided with Franco's death in 1975, entering a period of instability with several weak governments (Harrison & Corkill, 2004, p. 14). The historical conditions of possibility for this were in the years before Franco's death, where processes of profound social transformation had begun. Specifically, these processes of social and economic development promoted the base on which the modern party system would be created (Holman, 1995, p. 68). A common sociological trend of this period was the increasing social radicalization and contestation against the regime as well as increasing popular mobilizations which included protests by both militant working classes as well as nationalist movements.

However, only formal political structures were subject to change, while socio-economic structures would remain largely untouched consolidating a shift from state corporatism to societal corporatism (Holman, 1995, pp. 53–54). As liberalization in the 1960s and 1970s shifted Spanish society creating prosperity and new middle classes, economic elites who had traditionally benefited from economic nationalism and authoritarian rule, began to detach themselves from the regime and endorse democracy once this option was the best way to continue their class domination under changing socio-economic conditions (Ibid.).

Thus began the transition to democracy. Up until the period of the first Social democratic government of the PSOE, the transition was marked by a progressive and

negotiated political reform with the main goal of shutting down any violent explosions between revolutionary forces and Franco supporters. The tension at the time was especially acute between Basque nationalists and the attempted coup in 1981 on behalf of former regime members. However, what was called the "pacted break" (ruptura pactada) prevailed (McVeigh, 2005, p. 96). This referred to a common sense for democratization driven by both the modernization of the economy during the 1960s, which led to popular rejection of the regime's ideological configuration and cooperation of labor movements to accept democracy at the expense of important concessions.

The transition to democracy began with the goal of preventing violence between revolutionary forces and Franco supporters and thus while it was largely led by democratizing forces within Franco's regime, existing political parties, including communists and trade unions, were allowed to participate in the drafting of the new constitution (Threlfall, 2008). The transition process overall sought to marginalize both forces on the political right and left that opposed liberal democracy but was finally legitimized through the first democratic election in 1977, which were the first to include the participation of forces on both the left such as the social democrats (PSOE), the Federation of Socialist Parties (FPS) – which included the Spanish Communist Party (PCE) and the People's Socialist Party (PSP) – the participation of the Union of the Democratic Centre (UCD), and the People's Alliance (AP) on the right (McVeigh, 2005, p. 96).

The 1977 democratic elections, won by Adolfo Suárez's UCD, marked the consolidation of liberal democracy in Spain through political decentralization and macroeconomic stabilization policies amid rising inflation (Harrison & Corkill, 2004, p. 15; Soto Carmona, 2017). Suárez's government chose gradual economic reforms over immediate adjustments, leading to the Moncloa Pacts, a set of political, economic, and social agreements negotiated with political parties and trade unions to stabilize the economy and lay the foundations for a welfare state (Holman, 1995, p. 153; Soto Carmona, 2017, p. 234). Key measures included devaluing the peseta, restricting money supply growth, and increasing public investment in unemployment insurance, pensions, healthcare, and education (Harrison & Corkill, 2004, p. 16). Although trade unions had limited influence on the negotiations, they were promised institutional and structural reforms, including union recognition, better working conditions, and improved unemployment benefits (Ibid.). Nonetheless, the Moncloa Pacts' economic policies resulted in slower growth and rising unemployment, partially offset by foreign markets, which replaced declining domestic consumption as Spain's primary economic driver (Ibid.).

However, Spain's weak industrial competitiveness was exposed, once again, by the second oil shock of 1979. The combined situation of crisis, labor conflicts, increased nationalist violence and the coup attempt in 1981 together with inner-party disputes between the Ministry of Industry – pushing for gradualist policies to gain time – and the Ministry of Economy – advocating for quick adjustment – led the UCD to a general lack of decisiveness which paved way for the Socialist party (PSOE) to win the elections of 1982 and establish its hegemonic project (Harrison & Corkill, 2004, p. 17; Holman, 1995, p. 85; Pérez Díaz, 1986, pp. 13–15).

The 1973–1983 oil crisis, though primarily industrial, had a severe impact on Spain's banking sector. Close ties between banks and industrial groups meant that as energy prices soared, many firms became insolvent, devaluing banking assets and leading to massive withdrawals and capital flight (Carreras & Tafunell, 2021, p. 203; Tortella & Ruiz, 2013, p. 143). By 1985, over half of Spanish banks were affected, particularly small and medium-sized institutions. Two key factors worsened the crisis: financial liberalization, which encouraged expansion but coincided with a downturn in the economic cycle, and weak regulatory oversight, which allowed banks to overaccumulate risk (Tortella & Ruiz, 2013, p. 143).

To stabilize the economy, the PSOE government implemented industrial restructuring policies ("reconversión industrial") in 1981 and 1984, which prioritized rescuing emblematic companies through public capital injections while closing unprofitable industrial plants (Carreras & Tafunell, 2021, p. 204). These policies selectively supported industries capable of competing internationally, focusing investment on technological upgrades and efficiency improvements, while facilitating the "orderly dismantling" of obsolete sectors such as steel, shipyards, and heavy manufacturing (Ibid., p. 205). Meanwhile, the banking sector bailout exceeded industrial rescue costs, requiring healthier banks to assist failing ones and the creation of the Deposit Guarantee Fund to restore public confidence (Tortella & Ruiz, 2013, p. 147).

By the mid-1980s, Spain's banking system aligned with Western economies, achieving higher capitalization and strong intermediation margins, though competition remained limited (Ibid.). The push for liberalization led to greater international financial integration, with foreign banks entering Spain from 1978 onward, despite struggling to compete with domestic institutions (Carreras & Tafunell, 2021, p. 208). In 1979, Spain abolished its 1938 monetary crimes law, allowing direct foreign investments, paving the way for full capital movement liberalization. Additionally, the first PSOE government introduced domestic liberalization reforms, including

deregulating rents and shopping hours, fostering greater economic flexibility and modernization (Ibid.).

I.IV. Socialist hegemony, European integration, and banking concentration (1984 – 1991)

Although the PSOE initially promised re-industrialization through corporatist methods and developmental policies, they quickly abandoned this agenda. Citing the failures of French Keynesianism, the PSOE argued that expansionist policies would cause trade imbalances, currency instability, and capital outflows (McVeigh, 2005, p. 99). Spain's reliance on foreign economies posed too many risks for such policies. Instead, the PSOE focused on macroeconomic stability, reducing the budget deficit, and European integration, alongside wage restraints and labor flexibilization to boost foreign investment and technological development. (Harrison & Corkill, 2004, p. 18; McVeigh, 2005, p. 99; Rodríguez López, 2022, p. 93). As such, the PSOE's proceeded to an organized closure of industries. As McVeigh (2005) states: "the outlines of the competition state began to be drawn: the interventionism of Francoism would gradually be discarded through a liberalization process designed to transform Spain into an attractive location for investment, particularly foreign investment. This would drive the reform of labor laws, the public sector and state aids. The job creation agenda of the government would hinge upon removing obstacles to hiring, firing, and deploying labor flexibly".

The Socialist government introduced labor market reforms that adopted the introduction of temporary, part-time, and fixed term contracts with lower social security and severance benefits; reductions on severance and redundancy entitlements of workers on permanent contracts; limits to overtime work wages; and the elimination of work practice and organization regulations (Ibid, pp. 100–101). This was illustrated by the introduction of the first labor reform of the worker's statute in 1984, which introduced fixed-term contracts aimed at promoting seasonal employment as well as increasing the flexibility of temporary employment resulting in the creation of a two-tier labor market (Banyuls et al., 2009, p. 256).

Notably, they also kept elements of the welfare system meant for social pacification (Rodríguez López, 2022, p. 93). They promoted the maintenance of unemployment insurance schemes (especially for workers in previously protected industries), the enhancement of public sector capacity through increasing social expenditure and the development of essential services (Clúa-Losada, 2015, p. 215).

The welfare expansion, though providing minimum worker protection standards, was not driven by consensus. It was aimed more at stabilizing employment conditions than offering broader social protection. This signified that the development of the Spanish welfare state was understood as a competitiveness enhancing strategy rather than a way to increase citizenship rights (Ibid., p. 216). The birth of the Spanish welfare state was in essence a mechanism to solve market failures (Comín, 2010).

Spain's economic competitiveness in the late 20th century cannot be understood without considering its integration into the European Economic Community (EEC) in 1985. Membership led to the removal of trade barriers and the adoption of competition policies and state aid reforms, exposing Spain to global markets and aligning it with the EU's broader agenda of deregulation and liberalization. Between 1985 and 1991, Spain experienced economic growth driven by rising domestic demand and foreign direct investment, facilitated by falling oil prices, global disinflation, and an appreciation of the peseta (Harrison & Corkill, 2004, p. 18; Holman, 1995, p. 126). Additionally, forced industrial modernization redirected capital toward innovation and the creation of national champions, composed of public, private, and foreign capital (Holman, 1995, p. 173).

However, deindustrialization disproportionately affected Fordist working classes, while affluence increased among middle-class sectors, particularly those linked to tourism, public employment, and financialization, fueled by cheap credit and property expansion (Rodríguez López, 2020, p. 97). This economic boom ended with the 1991-1993 crisis, revealing the weaknesses of Spain's strategy. Rather than focusing on productive investment, the government prioritized labor cost reductions and deregulation to maintain competitiveness (Banyuls et al., 2009, p. 256; McVeigh, 2005, p. 102). Consequently, Spain's competition state sought to attract foreign capital through labor market flexibility, low taxes, and progressive market deregulation, solidifying its shift toward a liberalized economic model.

The Socialist project peaked with the signing of the Maastricht Treaty in 1992. This marked a turning point in its neoliberal restructuring, as it committed to strict EU convergence criteria, including deficit reduction, fiscal discipline, and inflation control (Harrison & Corkill, 2004, p. 20). At the time, Spain met only the public debt requirement, yet global market pressures compelled the Socialist government to implement convergence plans in 1992 and 1994, which included fiscal tightening, labor market deregulation, capital market reforms, and privatizations (Ibid.). This shift aligned social policy with competitiveness, prioritizing economic efficiency over social justice (Clúa-Losada, 2015, p. 217; Bailey, 2008). Employers took advantage of increased labor flexibilization, leading to a rise in temporary contracts that shielded

both the state and businesses from economic risks while reducing workers' protections (Clúa-Losada, 2015, p. 218). Meanwhile, the government reduced public spending on unemployment benefits, particularly affecting temporary workers, and promoted privatization as a revenue source (Apeldoorn et al., 2008, p. 168).

Spain's banking sector also underwent major restructuring, as financial market liberalization required banks to compete internationally. To protect domestic banks, the government orchestrated a transition period, gradually lifting restrictions on foreign banks while consolidating Spanish financial institutions (Holman, 1995, p. 157). The 1987 hostile takeover attempt of Banesto by Banco Bilbao triggered a wave of mergers, fracturing long-standing alliances within the banking elite and reinforcing state intervention in banking concentration (Ibid., p. 182). While this struggle reflected conflicting accumulation strategies, it ultimately strengthened a unified Spanish capitalist class, solidifying government-backed national banking champions (Ibid.). The strategic divide between Basque banks (Banco de Bilbao and Banco de Vizcaya), which aligned with European integration and diversification, and Banesto, which was more domestically focused, influenced the course of mergers in the late 1980s (Ibid., p. 183).

By the early 1990s, the banking sector had drastically consolidated. In 1988, Banco de Bilbao merged with Banco Vizcaya, forming BBV. In 1991, Banco Central and Banco Hispano Americano merged, later incorporating Banco Santander to form BSCH, while state-owned banks were absorbed into Argentaria (Carreras & Tafunell, 2021, p. 222). Ultimately, Spain's seven major banks ("los siete grandes") consolidated into just two financial giants: BBVA and BSCH (now Banco Santander), marking a clear trajectory toward banking concentration and financial sector liberalization.

I.V. Intensified liberalization and concentration and the 2008 crisis (1991 – 2008)

The convergence plans issued by the socialist government to ensure European accession were strongly opposed by trade unions. In addition to corruption scandals within the party and the period of economic recession with high unemployment, inflation, high interest rates and public deficit, the party lost its electoral hegemony to the conservative Partido Popular (PP), who ended the fourteen-year rule of the PSOE government in 1996 (Harrison & Corkill, 2004, p. 21).

Under the new conservative government and the need for a stabilization of public sector finances to ensure adherence to the European Monetary Union (EMU), new privatization strategies were formulated. Following global trends, reforms focused on

the modernization of the public sector, improving the market economy, further liberalization, and increased efficiencies with an emphasis on job creation (Farrell, 2001, p. 117). Rather than privatizing firms on an individual basis, where there would be an individual examination process, a new privatization program was designated to the state-agency SEPI (Sociedad Estatal de Participaciones Industriales). This program developed from the period of 1996 to 1998, successfully pushing structural change in the ownership of several firms and industrial sectors that had been under public ownership.

The new government's convergence plan introduced to the European Commission ensured the continuation of the privatization program and promised that by the year 2000, only the mining industry and some defense sector enterprises would continue to be public, carrying out privatizations of strategic industries such as electronics, automotive, energy or telecommunications (Farrell, 2001, p. 117; McVeigh, 2005, p. 103). From the approval of the program in 1996 onward, – with the exception of coal mining, railways and other public service firms – about 50 of the most relevant state-owned firms belonging to key sectors of the Spanish economy such as electricity, gas, oil, air transport, shipping and transport by road, telecommunications, airspace, iron and steel among others were fully privatized (SEPI, 2014). The plan's goal was to sustain growth by keeping wage moderation and low interest rates, incentivizing higher levels of capital investment.

Finalizing the millennium, structural reforms seemed to have had a positive effect on the economy as Spain's economic performance thrived, which provided the basis for the country's entry to the EMU in 1999 (Harrison & Corkill, 2004, p. 21). As Spain joined the EMU and introduced the euro in 2002, economic and social pressures among EU member states intensified. Competition over foreign direct investment increased which created direct effects on labor and social policy (Apeldoorn et al., 2008).

These events led to what can be understood as the active distribution of social risk towards all of society in order to secure competitiveness through state selected assistance (Azmanova, 2020a, pp. 142–153). Although this process began earlier during the socialist decades in Spain, it was during this period that these processes significantly intensified. This behavior of the state as an active participant in the economy is what Mariana Mazzucato has named the entrepreneurial state (Mazzucato, 2013). The mechanisms through which the intensification of competition through state intervention was installed in Spain were the following: first, competition led governments to reform tax regimes towards "business-friendly" taxation systems' (Clúa-Losada, 2015, p. 220). EU member states also introduced investment incentives involving several policy measures including the reduction of social security

contributions. Further, following the trend of previous decades, states increased labor flexibilization and a weakening of employment protection policies were pursued (Ibid.). Secondly, economic growth in Spain focused on the increased expansion of the construction sector and financial capital (Buendía, 2018; Charnock et al., 2014). Tax breaks were provided for foreign firms to set production in Spain. Particularly significant was the case of the automotive industry. Further incentives and government aid was provided to national utility firms to expand across Latin America as a simultaneous effort to improve export-led growth, thus increasing opportunities for wealth creation in foreign markets rather than at home (Clúa-Losada, 2015, p. 220).

This trend came at the cost of employment protection and social welfare policies, which were deprioritized during the conservative government's two terms. The PP introduced labor reforms in 1997 and 2006, both agreed upon by unions and employers. The goal was to reduce job protection for permanent employees but simultaneously increase public provisions to encourage permanent jobs and punish the use of fixed-term contracts (Banyuls et al., 2009, p. 256). Although these reforms briefly reduced fixed-term contracts, they fell short in ensuring long-term labor stability. Over 30 years of labor market flexibilization had increased job insecurity, particularly affecting Spanish youth (Ibid., p. 257).

After the 2004 Al-Qaeda attacks and the PP's handling of the situation, elections brought the PSOE back to power under José Luis Rodríguez Zapatero. While the new socialist government focused on civil and political rights, emphasizing recognition, inclusion, and inequality, they also needed to align social and labor policies with the Lisbon Agenda. This meant adapting Spain's labor force to the demands of competitiveness in a globalizing economy (Clúa-Losada, 2015, p. 221).

The Spanish financial sector remained highly concentrated, with three commercial and two savings banks holding half the assets. Instead of reducing this concentration, 1980s neoliberal reforms and mergers strengthened these institutions. Consequently, policies from both the PP and PSOE governments were designed not to challenge their position (Ibid.). From 1995 to 2007, banks significantly grew profits as EU membership lowered interest rates, boosting mortgage demand. Further, both parties also managed savings banks, funding unsustainable projects like airports and amusement parks, allegedly for electoral gain (Buendía, 2018, p. 54; Clúa-Losada, 2015, p. 221).

Favorable treatment to banks on behalf the conservative government of the PP was paradigmatically illustrated by the SICAVs (Sociedades de Inversión de Capital Variable) – exclusive investment funds for wealthy families to manage financial assets. The SICAVs were an investment vehicle used in Spain and other European countries,

designed to manage and pool financial assets. It operates as a type of open-ended investment fund, allowing investors to buy and sell shares as needed.

Jose María Aznar further allowed the SICAVs to negotiate beyond regular markets, and in 2005, under José Luis Rodríguez Zapatero, their status improved with the removal of official listing requirements for favorable tax treatment. As demand for credit outpaced bank deposits, financial institutions turned to securities issues and asset-backed securitizations, especially in the housing market (Ibid., p. 171). Access to affordable housing had simultaneously been promoted through a Mortgage Market Law in 1981, designed to allow banks and other specialized credit institutions to enter the market and to compete with public mortgage banks and savings banks (Charnock et al., 2014, p. 93).

By the end of the 20th century, Spain's banking sector shifted from traditional intermediation between depositors and borrowers to diversified financial services, including mutual and pension funds, securitization, insurance, and proprietary investments (Tortella & Ruiz, 2013, p. 172). Bank branches, once the core of Spain's competitive advantage in retail banking, evolved into technology-driven offices with fewer but more specialized workers (Ibid.). However, the adoption of internet banking was slow, as Spanish customers preferred personal service at physical branches, giving savings banks a competitive edge due to their extensive branch networks and real estate loan dominance (Ibid.).

The aggressive liberalization of savings banks enabled their expansion beyond traditional markets, increasing competition and driving down interest rates. To maximize short-term profits, savings banks offered leveraged loans for construction at rates tied to the low interbank market rate, fueling residential construction and mortgage lending (Charnock et al., 2014, p. 94). In response, commercial banks lowered mortgage requirements, extended amortization periods, and further reduced interest rates, making homeownership accessible to a larger population (Bernardos Domínguez, 2009). This intensified competition between savings and commercial banks, ultimately reshaping Spain's financial landscape.

The dense branching network was a particular and outstanding feature of the Spanish banking sector. As per Tortella and Ruiz's (2013) explanation, what characterized the Spanish banking system were the following features: First, a high credit-led growth heavily specialized in real-state and the construction sector; the centrality of banks in financial development; the coexistence of retail funding (deposits) with wholesale funding (recourse to capital markets); a significant concentration process; a high density of the branch network; high market power relative to other European countries; high profitability rates promoted by increasing charges

and commissions; solvency at the level of the EU-15; low default rates and; increasing internationalization (Malo de Molina & Martín-Aceña, 2012, pp. 383–419; Tortella & Ruiz, 2013, p. 174).

During the 2004 Socialist government, Spain implemented active labor market policies, offering tax incentives for hiring vulnerable workers, particularly youth, women, and the long-term unemployed, who had been most affected by previous labor deregulation policies (Clúa-Losada, 2015, p. 221). Meanwhile, the Lisbon Agenda drove competitiveness-oriented policies, attracting foreign direct investment (FDI) into industrial capacity, tourism, and construction (Ibid., p. 222). As social protections weakened, household debt replaced social welfare, with real estate ownership serving as collateral for increased consumption, consolidating debt-fueled economic growth (Buendía, 2018, p. 64; Carreras & Tafunell, 2021, pp. 233–234; Rodríguez López, 2022, p. 92). Additionally, Spain pursued export-driven expansion, with state-sponsored companies and banks like Banco Santander expanding into Latin America, supported by deregulation and state subsidies (Clúa-Losada, 2015, p. 222). However, these policies relied on social dumping, as deregulation and labor precarity were framed as competitiveness-enhancing measures (Ibid.).

The 2008 financial crisis exposed the fragility of Spain's debt-dependent economy. The collapse of Lehman Brothers triggered a credit crunch and rising interest rates, undermining Spain's consumption-based growth model (Buendía, 2018, p. 65). Simultaneously, the construction sector collapsed, leading to massive job losses, turning Spain's 2% trade surplus into an 11% deficit by 2009, and causing a fiscal crisis as unemployment surged and public revenues plummeted (Buendía, 2018, p. 428; Clúa-Losada, 2015). By 2013, unemployment peaked at 26.94%, drastically lowering living standards and deepening social uncertainty (INE, 2013; Miró, 2018).

Under EU pressure, Spain adopted austerity measures aimed at internal devaluation, reducing the public sector, and shifting from welfare to workfare (Buendía, 2018, p. 66). Three labor reforms (2010, 2011, and 2012) decentralized collective bargaining, weakened sectoral agreements, and reduced firing costs (Álvarez Peralta et al., 2017, p. 4). To curb government expenditure, Spain implemented public sector wage freezes, layoffs, pension reforms, and a higher retirement age (Buendía, 2018, p. 66). Austerity also severely impacted public services, with cuts in healthcare, privatization of care, and restrictions on undocumented migrants' access, alongside education cuts, increased tuition fees, and reduced support for students with special needs (Buendía, 2018, p. 65).Under European pressure and the parliamentary support of the PP and the PSOE, a constitutional reform was approved which prioritized debt repayment over any other goal. Particularly it was the amendment on Article 135 of the

Spanish Constitution in 2011 and the introduction of the organic Law on Budget Stability and Financial Stability in 2012 which established that – in the development of public budgets – "the payment of interest and capital of public debt of public administrations will enjoy absolute priority over any other expenses" (BOE, 2012); and that the Spanish debt ratio could not surpass 60% of GDP (ibid.).

Simultaneously, with rising at-risk-of-poverty rates for those in work, increasing inequalities, and mortgage foreclosures, the government made new reforms on fiscal governance structures, promoting further concentration of the financial sector and transforming savings banks into commercial banks as well as bailing them out by purchasing their bad debts (Buendía, 2018, p. 67; Miró, 2018).

In sum, Spain, like many Western democracies, adopted policies that increased precarity across society. Neoliberal reforms were introduced late but rapidly, leaving Spain's industrial development weak and dependent on foreign markets. Despite this, Spain quickly integrated into the global economy. During the transition and early democratic governments, the state reinforced its role as an active deregulator while maintaining minimal welfare benefits to legitimize itself further balancing weak social safety nets with strong support for its most competitive economic players.

This is particularly true for Spain's key sectors – tourism, housing, and financial services – which attracted foreign investment at the expense of traditional industries. As Spain shifted towards deregulation, privatization, and direct aid to specific sectors to guarantee global competitiveness, it transferred the risks of globalization to the rest of society. While large service sectors saw increasing economic opportunities, this did not lead to significant job creation. Instead, it intensified competition for those employed, and leaving others, especially those excluded from or on the margins of the labor market, with increasingly precarious livelihoods.

II. The precarization of banking sector workers

II.I. The banking sector after the crisis

To cope with the financial crisis in 2008, the financial services sector has undergone an even deeper process of market concentration, commencing earlier than, but especially acute since 2008 and the ensuing financial crisis (Cruz-García et al., 2018). Notably, even despite the first wave of banking mergers during the 1980s and 1990s and considering Rodriguez Zapatero's accession to government in 2004, there was a state-assisted process of mergers and acquisitions of the banking sector, especially to

secure the risks associated with real estate. However, it was not until after the crisis that Spain has seen the largest concentration process yet.

The reason for this concentration is fundamentally attributed to the entities' attempt to reduce costs – labor costs in particular – and increase firm profitability and international competitiveness. Specifically, after a long period of growth, previous to the economic crisis, profits in the financial sector had been severely undermined due to a context of low interest rates, higher regulatory frameworks and the increased need to shift the business model as competition intensified with the arrival of new economic actors who have found new opportunities in the market driven from processes of digitalization (CC.OO Servicios, 2022a, p. 1).

To illustrate, before the financial crisis, the number of financial entities stood at 88, employing 276.497 workers. However, after long processes of mergers and acquisitions, concentration in the financial services sector has led to an oligopoly of firms which currently consists of 10 banking groups. This has resulted in the reduction of 105.065 jobs and the disappearance of 23.673 banking offices to provide services for a population that in the same period increased by one million (Ibid.).

While transformation of the financial services sector at the European level has undergone the same trend, downsizing its workforce by 19.61%, in Spain, these numbers reached 38 percent, making the case for the Spanish financial services sector, especially acute among European economies (ECB, 2020).

Considering the ratio between employees and number of inhabitants who potentially require financial services, i.e., population/employee in the financial sector, Spain has reduced its customer reach about 39% which has resulted in an increased workload on remaining employees and new hires (Ibid, p. 6). To illustrate numerically, in 2008, every financial services sector employee had a client portfolio of about 167 people to provide services to, with a Eurozone average of 186. By 2020, this number had grown to 276 people per employee in Spain, increasing services workload by 65.10% (Ibid.).

Figure 2 Source: (CC.OO Servicios, 2022a) nº inhabitants per employee in financial services sector. Retrieved from ECB, Eurostat

Further, when looking at levels of market concentration – understood as the percentage of market share held by the 5 largest financial institutions in each country – Spain's financial services sector has increased its levels of concentration from 42.4% in 2008 to 66.4% in 2020, above the Eurozone average (Ibid.). Thus, while Spain's financial services sector is in line with the general tendency of market concentration of the Eurozone, it is yet particularly alarming in terms of employee workload and is situated at the top position of its European neighbors.

In addition to the employment restructuring and loss of jobs, the financial sector is also undergoing a continued digitalization process. Not solely is the restructuring process a consequence of the economic crisis of 2008, but one of new market requirements driven from introduction of new competitors and technological innovations in the sector (Palomo Zurdo et al., 2018). Introduction of Big Data, cloud services or online customer services have significantly disrupted traditional financial services, forcing them to compete not just with their traditional competitors but also new fintech firms taking over specific substitutable services (Ibid., pp. 179-180) such as Apple or Google.

The banking sector has had to adapt to international competition, leading to significant changes in its business model. As part of this evolution, banks shifted from focusing on deposits and loans to providing services like investment fund management, financial consultancy, insurance, mergers and acquisitions, and risk management. Between 1994 and 2007, pressure to reduce interest revenues and the entry of new competitors pushed banks into these new areas. "Interest revenues gave way to fee income and there was a switch from investing in infrastructure at branches to investing in communication networks, information technology and skilled human capital" (Xavier Vives in Malo de Molina & Martín-Aceña, 2012, p. 388).

Simultaneously, digitalization of the financial sector has shifted the forms, times, and spaces of work and have, far from reducing workloads, thoroughly increased them

(CC.OO Servicios, 2022b). This is attributed firstly to the decreasing number of employees who are now in charge of larger client portfolios and heavier workloads, but also to the constant updates and adaptation to new national and international regulatory frameworks, the increasing exposure to legal risk in the exercise of their professions, the permanent learning due to product and business model innovations and the updating and digitalization of processes, as well as the administrative burden involved in complying with all the above procedures.

Consequently, the working environment and conditions have been severely impacted and have become increasingly hostile. With the shift of the business model of financial services, new and unattainable commercial targets have been imposed on workers and subjected them to unprecedented pressures, leading to heavy unrest among working staff (Telford & Briggs, 2022). This includes cases of conflicts among workers and management staff, driven by the latter's obligation to put pressure on employees to achieve expected targets. The combination of these features in the sector have resulted in increased severe psychosocial and physical health issues such as the increase in aggressions and threats on behalf of neglected clients, increased temporal leaves, longer working days and increased burn-out syndrome (CC.OO Servicios, 2022b).

From an institutional perspective, the end of the international credit boom severely impacted Spanish banks, which were heavily reliant on foreign financing and overexposed to the construction sector, with weak balance sheets. However, Spanish and European authorities framed the crisis as one of credibility, attributing it to liquidity shortfalls caused by the closure of inter-bank and wholesale financing markets (Garzón Espinosa et al., 2018, p. 90). The Spanish government viewed banks' exposure to the real estate market and overleveraging as separate from the financial crisis. Their strategy focused on providing liquidity to failing banks to restore access to financial services. However, over time, savings and commercial banks could not separate their balance sheets due to their deep involvement in the housing market (Ibid.).

While public aid to local banks was preventive in the first years of the crisis – as opposed to direct bailouts in other European countries, more public mechanisms were established as anti-crisis measures, notably, the active participation in the banking concentration process. Public guarantees were made to ease the sale of failed mergers to larger banks. These practices were even institutionalized in 2009, in the Fund for Orderly Bank Restructuring (FROB in Spanish). This was a public fund created to allow the recapitalization of institutions when the previous deposit guarantee fund could not provide sufficient financing. While this was its core function, the FROB later served to facilitate the process of savings banks mergers (Garzón Espinosa et al., 2018, p. 91; Tortella & Ruiz, 2013, p. 176).

As the crisis continued and increased difficulties emerged, the government developed a strategy to "clean-up the sector by encouraging mergers and takeovers" (Garzón Espinosa et al., 2018, p. 91). As had been the case prior to the crisis, the logic of agglomerating smaller entities into larger ones would reduce external risks, increasing the available resources of both institutions and mitigating the weaknesses of the smaller ones. This was supposed to also minimize the public funds destined to aid banks. However, rather than saving, this process ultimately signified a drain of public provision set in special funds for bailing financial institutions. As clarified by Garzón Espinosa (2018), "the process itself was more concerned with safeguarding controlling interests over entities than with determining the magnitude of the problem and seeking a solution".

As such, the massive public expense to favor these mergers was done without any regard to the appropriate due diligence, paving way to many irregularities later on taken to court. This was the case with the mergers of Caja Madrid with Bancaja, into Financiero y de Ahorros (BFA), the holding company of Bankia (Tortella & Ruiz, 2013, p. 186).

The banking bailout in 2016 reached 53,553 million euros, 5.2 percent of Spain's GDP (Garzón Espinosa, p. 93). In addition, if we account for capital guarantees granted to credit institutions by the state, the expense summed another 110,895 million euros. Further disbursement of 963 million euros would come from the FROB institution as well as extraordinary loans for specific restructuring processes.

Ultimately, what these mechanisms of distribution illustrated were the selective support of the financial system to ensure its competitiveness, which in turn shifted the risk and costs from the private banking sector to the public sector. In the words of Garzón Espinosa "in the end the bailout shifted the risk that existed in the financial sector to the public sector through an increase in the cost of public debt. At the same time, a large part of the bonds issued by the state has been bought by the same national private banks that were aided by the public sector" (Ibid., p. 94).

II.II. Commercial pressures, aggressive management, and overwork. The case of Caixabank.

The Spanish growth model and the country's specific regime of accumulation can be characterized through the developments the financial and construction sector. The role of these industries during the crisis of profitability in the context of productive stagnation cannot be ignored.

To ensure profitability and competitiveness, its capitals have counted and depended on aid and the active participation of the public sector; on the active concentration of the sector and digitalization of services in order to reduce labor costs while maintaining profitability (Buendía & Molero Simarro, 2020, p. 150). This was seen in the form not just of direct bailouts to specific financial institutions after the financial crisis, but also, with the proliferation of austerity measures and adjustment policies, the degradation, privatization, and deregulation of public services at the cost of workers' conditions of employment and social benefits beyond the labor market. That is, to cope with the crisis of profitability, surplus labor extraction has been increased both through the intensification of work within existing time schedules and through the prolongation of working hours (Hermann, 2014; Lloyd, 2020; Telford & Briggs, 2022).

Specifically, the increased precarization of Spanish society and the intensification of its work regime in the banking sector can be attributed to a combination of rising competitive pressures through specific control mechanisms (Jessop, 2019), such as the imposition of targets and aggressive management styles (Laaser, 2016; Lloyd, 2020), along with the prolongation of working hours (Hermann, 2014). This has been aided by decades of policies in which the state has actively participated as a promoter, supervisor, and owner of capital across the global economy (Alami & Dixon, 2021). Thus, the banking sector, while representing one of Spain's key competitive industries and benefiting from state aid and competitive enhancement policies, is no exception when it comes to work intensification and the increased precarization of its workforce.

Caixabank specifically, has undergone a historically long process of mergers and absorptions. Recently it has undertaken one of the largest mergers in recent banking history by absorbing the state lender Bankia in May 2021 and thus contributing to the efficiency maximization process of its workforce and branches. The absorption of Bankia was quantified in 4.3 billion euros and gave Caixabank the status of one of the world's largest consumer banks, earning the institution the award of "world's best consumer bank 2022" and the "Best Bank in Western Europe award" according to Global Finance (Daly, 2022). Caixabank represents a significant example of the concentration process of the banking sector.

Caixabank's roots go back to 1904, when it was established as "Caja de Ahorros y Pensiones de Barcelona", commonly known as "La Caixa." It began as a savings bank with a focus on social welfare, providing basic banking services, encouraging saving among the working classes, and financing social initiatives, such as pensions, housing, and education programs. As a Savings bank, it had a more local and social mandate compared to traditional commercial banks. However, during the late 20th century, La Caixa began shifting towards a more commercial role, expanding its services to include

a wider range of financial products. This shift intensified after Spain's financial system underwent liberalization, leading to increased competition among banks and the modernization of financial services (Caixabank, 2017).

Caixabank's transformation accelerated through a long process of mergers and acquisitions. In 2011, the creation of Caixabank as we know it today occurred when "La Caixa" restructured its banking activities. It restructured its banking business into a new entity, Caixabank S.A., which became the publicly traded banking arm of La Caixa group. The restructuring allowed it to separate its social foundation activities (through Fundación La Caixa) from its growing commercial banking operations. Later, in 2012 Caixabank acquired Banca Cívica, a consolidation of various smaller Spanish savings banks. This acquisition helped Caixabank grow significantly in size and geographic reach and led to the further expansion through the absorption of Banco de Valencia in 2013, further increasing its footprint in the Spanish banking sector (Ibid.).

Lastly, as mentioned, in 2021, one of the most significant mergers occurred when Caixabank merged with Bankia. This merger created the largest domestic bank in Spain by assets, with significant market share in both retail and commercial banking. The merger with Bankia was especially important because it came after Bankia's bailout following the 2008 financial crisis, with Caixabank taking on a significant role in the restructuring of Spain's financial system.

Thus, the institution went from being a humble savings bank with alleged "social responsibility" in the early 1900s to what now constitutes one of the five largest financial players in the Spanish banking market. Thanks to the acquisition of Bankia, it has consolidated a second position in the market, behind Banco Santander with total assets worth 592 billion euros in 2022 (Caixabank, 2022).

II.II.I. Sales targets and commercial pressures

Let us now turn to the experience of Caixabank workers, whose experiences of labor in the financial services and the subjection to a sector that has gone such heavy processes of market concentration is acutely expressed in many themes often repeated by several workers of the firm in distinct hierarchical positions.

Despite the increased profitability, competitiveness, and improved market position of Caixabank, the merger process with Bankia, in negotiation with trade unions, resulted in an agreement to reduce its workforce by 6,452 employees and close 1,534 branch offices, allowing it to save an estimated 770 million euros in total costs (Alconada, 2021). One of the proclaimed victories of the negotiation rounds as expressed by major unions was that conditions for the dismissal; after offering a

generous downsizing benefits package, workers would leave voluntarily (CC.OO et al., 2021).

However, during this process, anomalies began to emerge. Paradoxically, the voluntary nature of the plan led to more workers than anticipated signing up for dismissal, raising concerns. This was expressed by unionized worker Ángel, who serves as a branch back-office administrator.

Ángel began his career in 1996 at Caja Madrid, initially working as an administrative assistant. His role in this position changed significantly after the 2013 Bankia bailout, when the section he worked in was eliminated. Following the bailout, Ángel transitioned to working in the back office of different branches, and over time, he also took on the role of a cashier, where his main tasks involved handling cash transactions, processing withdrawals, transfers, and managing other financial operations. In talking about the merger and worker reactions to what was a significant downsizing plan, and as a long-time member of the CGT union, Ángel told me the following:

> *"There were around 6,400 people who were supposed to leave, but the number of requests for adhering to the downsizing plan was 8,246 employees, and the number of employees who were under the age of 52 was around 1,089 people. This says something about the work. That younger workers were willing to leave the company when they could still have a trajectory in the company says something about how work has become unbearable" (Ángel, CGT union member and banking-office service worker)*

This struck me particularly. Ángel recognized in these numbers an indicator to reflect a common malaise in the organization that pushes its workers for alternatives despite having the option to stay. He spoke of the theme voiced among all research participants, related to the suffered stress, increased pressures, worries, or overwork endured in the firm. The most frequently mentioned cause of this stress and overwork was directly linked to unrealistic working targets and the commercial pressures associated with meeting them. Mariano and José Miguel, two workers in commercial services and long-time CGT union members from different branch offices, also shared their experiences speaking to fellow colleagues:

> *"Here the targets that are set are unattainable. They know this, and yet this is one of the biggest problems facing our sector's workforce today. There are people who can't cope with the pressure of not reaching what they are asked*

for. So, they never finish their work. Yesterday we were talking to a colleague who told us that she turns off the computer at home at 10 o'clock at night because otherwise she doesn't have time. And she does this because she considers it her responsibility. And we told her that this responsibility was not hers. I mean, that such a huge workload is not the responsibility of the person for not getting it done, this responsibility belongs to the one who is distributing the workload." (José Miguel, Commercial Manager and CGT union member; Mariano, Commercial manager and CGT union member).

Mariano and José Miguel refer to two significant aspects of their work: the stress caused by the inability to meet unrealistic targets, on the one hand, and the internalization of individual responsibility for achieving these targets, which pushes them to work as hard as possible despite the task's inherent unfeasibility. This theme appears recurrently among my participants in different variations. These claims are supported by a working climate survey performed by Comisiones Obreras in 2022 across all national branches of Caixabank. In this survey, one question they asked was if workers felt commercial pressures as something insufferable in their day-to-day work? A 90% of the workforce that took this survey replied "yes", showing that the workforce is at their limit when it comes to coping with commercial pressures related to targets (CC.OO, 2022). This was the most significant issue, emphasized by all employees of the enterprise who responded to the survey. Before going into detail in the distinct ways in which each participant narrates their relation to the work from targets, allow me to briefly introduce the recent development of target management practices in contemporary work processes.

The use of targets serves primarily for performance management and to measure individual contribution to the firm. The origin of todays' bank work and target oriented practices shifted radically throughout the early 1990s when waves of organizational restructuring due to competitive pressures and digitalization processes re-designed bank branches as retail units in which work became predominantly sales driven (Laaser, 2016).

As a result of these changes, targets effectively work as a mechanism to individualize working processes that are linked to the firm, and which were previously regarded as a collective endeavor of the enterprise – i.e., the total contribution of all its workers. With the introduction of targets, the achievement of company profits is designated to individuals through fragmented and monitored (measurable) tasks. The worker's responsibility is to perform these tasks efficiently and to the mark set by sales targets but who simultaneously lack the means to deliver their work successfully

(Linhart, 2013). They are there to monitor individual performance which further constitutes a justifying mechanism for removing underperformers (Williams & Beck, 2018, p. 34). Targets thus work as a control mechanism. The paradoxical aspect, however, is that these targets, used to measure performance and push workers to intensify their labor as far as possible are de facto unreachable and never ending. As employees find themselves entrenched in fierce competition with their peers to be top performers, they individually accept and actively engage in an unrelenting cycle of work, driven by the constant fear of underperforming. This pressure compels them to push beyond reasonable limits, making excessive workloads and extended hours a normalized aspect of their professional lives.

II.II.II. Aggressive management, monitoring and worker control.

Indeed, identifying underperformers has a clear coercive function to it. However, one thing that struck me by surprise was that underperforming did not entail employee dismissal:

> *"I know very few people, not no one, but very few people that have been fired for not selling, very few. Here in Caixa, you are only fired for reaching into the cash register or malpractice in relation to client security breaches which is a very sensitive issue. For those reasons it is frequent to be fired"* (José Miguel, Commercial Manager and CGT union member; Mariano, Commercial manager and CGT union member).

Let me jump into the story of another one of my interviewees, who focused in greater detail on this issue in his discourse. Juan is a former branch manager and current central services employee, who was forcefully removed, due to underperformance and redundancy after the merger, from the commercial network and transferred to the central services departments, where pressures to perform are of a different nature – not related to sales targets. Juan's life story and working history in Caixabank is also quite illustrative of the dynamics taking place in the banking sector.

Juan began his career in 2000 at a Bank [censored here for anonymity]. Thanks to a friend's recommendation, he secured a job at a larger bank in 2001. He started as an administrator, then moved up to a commercial role, eventually becoming a sub-director and later branch manager. By 2015, when Caixabank acquired the prior bank he worked at, Juan was the director of the branch and focused on high and middle-income clients, which was very different from Caixabank, where they dealt with a broader range of

customers and sold a variety of products, including insurance, solar panels, and electronics through platforms. After Caixabank acquired the bank he worked for, Juan was among the few who remained as a branch director. However, after two years, he was forcefully moved and threatened with unemployment, based on underperformance, to a role as an authorized officer on a mobile team, where he would temporarily fill in for branch directors or sub-directors during their absence. He stayed in this role for two years before finally being designated to a specialized position handling employee loans for Caixabank staff, which he continues to do today. This role involves overseeing personal and mortgage loans for central office employees, a job he finds engaging because of the wide range of employees he interacts with – from senior management to junior staff.

Juan is now focused on his work with employee loans, which allows him to avoid the intense sales pressure in the network of branches, but he remains aware of the stress and mental health challenges faced by his colleagues in the commercial sector.

Juan's career in banking is important to illustrate how underperforming doesn't necessarily lead to dismissal, and therefore to the loss of your means of livelihood. How can this make Juan, or any employee precarious? Why do employees then internalize and take on such heavy workloads if underperforming by not meeting targets won't get them fired? Juan answered:

> *"Of course, it's true you won't get fired for not reaching targets. No one will hit you. The worst thing that can happen to you is what happened to me, they will remove you from management.* (Juan, central services, Caixabank)

When following up on why employees have this heightened sense of responsibility towards intensifying their work if there are no consequences in terms of joining the ranks of the unemployed, Juan says the following in this excerpt:

> *"Because they'll move you [from you position or location]. Even if your level in the firm is consolidated and the status is very good. But beyond that, it's the day to day. They call you at 8am, 10am or 12 o'clock and then at 4 o'clock in the afternoon and they'll say fuck! you haven't done anything, you haven't even sold a single cell phone. If tomorrow you don't sell one, you will see... The area needs it, you are making me look bad. Then, well, if you consistently fail to meet standards, they'll put you in a plan of action […] with the ten worst performers in commercial area. These ten have a meeting with a specialist. The area manager is there already to tell you: no, this is to help you, to*

motivate you. But these are the ten who are doing the worst and who must attend a meeting every Friday from 11 to 12 to meet with the specialist. There, they are questioned: let's see, but why didn't you do this? Let's see, why not such and such. Then, of course... it is true that if you don't comply, nothing happens. But the daily pressure of putting up with all that […] together with the rest of work you have to do, like dealing with clients who demonize the banks, and you are the face they complain to…when you get home, they have killed you with work. I've fought with 7 clients, I've helped them do two-thousand things, but that doesn't count. If you haven't sold, you're nobody." (Juan, central services, Caixabank).

As emphasized by Juan, the unreasonable targets are not the exclusive means through which banking firms individually persuade workers to perform longer hours or accept larger workloads. Even if there are no repercussions in terms of losing your job if targets are not met – because they remain impossible to achieve – the pressure on behalf of management structures to comply and achieve them is permanent. They apply an aggressive management style, in which managers push employees assiduously towards meeting these targets. José Miguel and Mariano made a point regarding the pressures from superior ranks. However, they emphasized further the disrespect and humiliating manners in which managers would engage with their employees:

"It's very normal that managers have little respect for their employees. Years before, manager to employee treatment was much more respectful. I've never seen this type of treatment before. And not only that, but this type of management style is encouraged. In fact, in performance evaluations, if two area managers have similar results, the more humane one is dispensed. The one who has higher consideration for their team of employees is released. Employees are even surprised when their managers are nice and don't insult or yell at them. The managerial style that is pursued now is one that promotes and awards a shark mentality!". (José Miguel, Commercial Manager and CGT union member; Mariano, Commercial manager and CGT union member).

Let us turn to the story of Esther, who is a recently retired area manager from Caixabank. Esther had solicited her adherence to the negotiated downsizing package after the absorption of Bankia. She began her career at Caja Madrid after passing the public entrance exam, as Caja Madrid was a public entity at the time. She started

working in offices and then moved to Human Resources, where she worked for 9 years from 1989 to 1999.

Her career continued to progress, and she was appointed sub-director of a branch where she worked for two years. She was later promoted to branch manager, and eventually, she ascended to the position of commercial manager. This role involved overseeing commercial activities across multiple zones, collaborating with zone managers to identify challenges and implement solutions. Esther served as a territorial commercial manager from 2012 to 2015 before transitioning to the role of zone manager.

In 2018, she became the zone manager for digital banking, managing multiple regions. Her primary responsibility was to bridge the gap between the physical and digital banking models, ensuring that the digital banking division offered the same services as traditional branches. This shift toward digital banking grew, and as physical offices began closing, many employees were transferred to digital banking roles.

As Esther's career progressed, her family responsibilities decreased, which allowed her to take on more work challenges. However, balancing work and family life was difficult at times. She often brought her daughter to the office after hours and had to juggle long workdays, sometimes not eating lunch due to time constraints. Despite these challenges, she felt fortunate to have held various positions within the same company. Esther eventually decided to leave the company after the Bankia-Caixabank merger in 2021. She felt that the changes within the organization and the introduction of new business models no longer aligned with her vision for the future. Furthermore, the bank placed stronger emphasis on selling non-financial products, such as televisions, mobile phones, and other electronics, which was a significant shift from her earlier experiences focusing on investment products.

Since leaving Caixabank, Esther has enjoyed the freedom of having time for herself, engaging in activities like English lessons, visiting museums, and spending time with family. She reflected on how, for the first time in her life, she no longer feels the weight of constant responsibilities.

Esther, when talking about the pressures exerted on employees she admitted – although hesitantly – that from her ranks, pressures through phone calls on employees below existed:

> *"The "calls" for why objectives are not being met exist. While objectives should be achievable, it's getting out of hand. One colleague even resigned due to ethical issues." (Esther, former Zone Director, Caixabank)*

Several of my interviewees highlighted not only the unachievable performance targets but also the aggressive management style, in which workers face pressure from their managers to meet these targets. This includes coercive and humiliating behaviors, as well as training or corrective programs imposed when targets are not met.

These individually debilitating experiences of banking workers result from what Peter Fleming calls managerialism. “Managerialism is the chief mechanism for helping the voracious virus of productivity to become contagious and spread through the body […] it was crafted as the most suitable social technology for combatting workers and reforming their understanding of the employment relation” (Fleming, 2015, p. 86;106). In Holt & Hvid's (2014) study of industrial food workers for instance, they found that employee performance was also closely monitored by managers to ensure the firms’ continued profits. In their study, the failure of reaching performance indicators, however, carried the threat of job loss, thus ensuring maximization of employee performance by threat of unemployment.

In the case of Caixabank, paradoxically, dismissal due to underperformance is not an extended practice and so what causes worker unrest is not fear of unemployment but the daily managerial pressures to achieve the targets.

The result from these pressures is a deteriorated relationship between managers and employees (Telford & Briggs, 2022, p. 70). There is a clear disconnect between managers' demands for workers' productivity, which are linked to performance targets, and the overarching goal of securing ever-growing profits. This disconnect was expressed vividly by Chema, a young employee who has been working for less than three years in B2B services in the bank.

Chema pursued a degree in business administration at the Complutense University of Madrid. Upon completing his studies, Chema entered the banking sector full-time, beginning his career at Caixabank in 2018 as a business account manager. In his role, he primarily works with B2B clients and self-employed individuals, providing financial services and managing client portfolios. Chema’s professional trajectory within the bank has seen him progress through various positions, and he is currently working in “Caixa Empresas” (business banking). Chema is permanently employed at Caixabank and appreciates the work-life balance the company offers, including 26 days of vacation and 6 personal days per year. However, he notes the significant pressure from management to meet sales targets and push cross-selling of products, such as televisions and insurance, alongside traditional banking services. He noted that:

> *"It is true that, I think, those at the top have not been at the bottom for a long time. And many, for example, my area manager in particular, have been in her position for 10 years. So, she is asking for things that she has not experienced in her own flesh."* (Chema, 27, B2B account manager, Caixabank)

This disconnect between managerial demands and the workloads assumed by workers is not arbitrary, but an active mechanism to force productivity (Fleming, 2015). According to the labor climate survey, when asked if workers had ever considered resigning from their position or being afraid of disciplinary proceedings due to commercial pressures, 70% of the workforce across national territory had responded affirmatively (CC.OO, 2022). While the survey cited presents certain methodological limitations such as not asking in a range and limiting its questions to "yes" or "no" type answers, which warrant caution in interpreting its findings, it nonetheless offers valuable insights that help to complement the broader picture of the issue at hand raised by my interviewees, i.e., the experience of being subjected to unachievable targets, managerial pressures and its effects on their bodies. Commercial pressures and the imposed coercion on reaching targets are mining worker self-esteem and causing great psychosocial distress as well as manager-employee conflicts (Linhart, 2013; Lloyd, 2020; Telford & Briggs, 2022).

The heightened competition to which the company must comply is reproduced through individualized targets for managers and employees. This obliges managers, who serve as a mechanism of employee control, to enforce "unscrupulous practices to sustain the company's marketplace position and outcompete others" (Fleming, 2014, p. 104; Telford & Briggs, 2022, p. 66). In turn, as shown by the labor climate survey and my interviewees experience, this generates discomfort, fear, and heightened stress related to meeting targets, despite there being no real threat of unemployment.

II.II.III. Malpractice and customer to employee violence

An additional theme that has appeared on the actual reasons for dismissal also needs to be addressed. If lack of compliance with targets does not necessarily entail dismissal, then what does? Where else does this heightened sense of employee responsibility stem from beyond managerial pressures? workers José Miguel and Mariano in their discussion pointed at a phenomenon they called "not selling well". When asked about what that meant, they clarified:

> *"You force a sale to a customer that is not suitable. And you do that to try to make up for your results. In other words, in the end you end up setting an old*

*woman up with a mutual fund because you haven't sold any." (*José Miguel, Commercial Manager and CGT union member; Mariano, Commercial Manager and CGT union member).

I also enquired about how this was done, they told me the following:

"*They disguise them* [the linked products]. *They confuse you: no, it's not a linked sale, it's a bonus, they say. A loan sale for instance, if I give it to you, it's at 18% interest but if you want it at 9%, get life insurance with us. Is that a linked sale or not? It seems to me that it is. And to judge it may seem like it later on as well. But, well, people are falling for it. And like that, many more blatant things. Like the issue of selling mobile phones... now that we are suddenly selling everything, it's happening. You want a credit account? I'll give it to you if you add an alarm for your business to the purchase, otherwise your garage or your workshop is left without a credit account."* (José Miguel, Commercial Manager and CGT union member; Mariano, Commercial manager and CGT union member).

Juan confirms this aggressive sales dynamic between sales operators and clients and speaks about its normalization:

"Clients will need to buy a life insurance and a cell phone, and if they don't go with the cell phone they won't get a loan. You need to push your clients. Grab them and tell them, yes you can get a credit account renewal, fine, but what does it go with? What is the linkage? If not, we do not renew it. And they'll add in whatever... whatever the campaign is on that day." (Juan, central services, Caixabank)

Chema speaks of the same dynamics and additionally refers to the contradiction and malaise workers are forced to navigate between the imposition of selling and meeting targets simultaneously knowing that regulation forbids these sales:

"You don't sign a loan at Caixa if you don't sell anything else. It is impossible. That is what is called cross-selling or linked selling, you know? Then, on the other hand, this practice is also forbidden, and you have training courses that tell you that this cannot be done. But then the pressure you have… which is what is hardest to see in all this. You are not a person who generates needs,

but many times you abuse the needs of others. Not that you abuse, but it is also the pressure that leads you to this path. The pressure and targets are crazy. They make you uncomfortable. They make you put a lot of pressure on clients too. And this is in addition to the level of competitiveness it generates. Nobody wants to come last. Nobody wants a boss, in a meeting of so many colleagues, to pull out a list where you are last. No one does. So, you also have to know how to handle that pressure that eats you up" (Chema, B2B account manager, Caixabank).

These coercive forms of selling are one of the most common malpractices among banking commercial service workers. This practice is what they call "linked" or "cross" sales (ventas vinculadas o ventas cruzadas) and involves offering clients other complementary products, in addition to the product they need. Financial institutions provide these products or linked services either to reduce the cost of the desired product or as a prerequisite for obtaining it. This is indeed a legal practice only if the entity or salesperson does not impose the purchase of additional products or services without first informing the client about key details, such as whether each service can be contracted independently, the terms of the contract, the total cost, and the consequences of non-contracting or early cancellation (Banco de España, 2020). However, due to the existing incentives – working targets and managerial pressures – to sell products, often, workers verbally impose complementary products on top of their main sale on to customers.

As mentioned by Chema, the resulting anxiety in relation to abusing customers by selling has also been a theme that has come up significantly. It illustrates yet another layer of suffering imposed on workers driven from the duty to sell above all, which contrasts with workers' desire to do their jobs well. These practices lead to workers feeling "morally dirty" about having to engage in malpractice. These feelings have become common in the services industry, where work is increasingly becoming "servile" (Carollo & Gilardi, 2022).

The consequence of these malpractices and the use of aggressive sales techniques on banking customers is also reflected in the conflict between the workers and the customers themselves. Let us now turn to another interviewee, Iciar, who focused on this issue significantly. Iciar is a branch director at Caixabank. Initially, she wasn't fully committed to the industry, but she learned more about financial services and saw growth opportunities. Her ambition and work ethic led to her promotion to assistant director of a branch within three years.

At Caixabank, Iciar had the opportunity to promote professionally and earn a good salary. Although she had an interest in marketing and advertising, she found satisfaction in managing a branch. Over time, she encountered gender-based challenges, including the glass ceiling. She observed that male colleagues in leadership positions often resisted using alternative methods to reach branch targets and believed that there should be more gender balance in management. Iciar also noted that the business model in banking has evolved. The focus has shifted away from mortgage lending to the sale of insurance and travel products, which made her feel like a mere intermediary tasked with ensuring her employees met their targets. The increasing pressure to meet objectives led to anxiety and burnout among employees, and she saw many colleagues go on sick leave due to stress.

As a branch director, Iciar deals with quarterly and annual goals, but there is daily pressure to monitor and meet targets, which she describes as ambiguous and stressful. Despite her efforts to foster a positive work environment, she often feels like a "puppet", controlled by upper management's demands. She also faces pressure from clients, many of whom have become more aggressive due to the reduction in physical branches.

Outside of work, Iciar tries to balance her family life. She spends time with her daughter, aims to exercise twice a week, and enjoys weekend activities like going for walks or dining out. However, work often bleeds into her personal life, and she frequently finds herself thinking about work even when she's with her family. Iciar also mentioned struggling to sleep, waking up at 3 AM with her mind racing about work. Despite the flexibility in her work schedule, she regularly works beyond her office hours, either finishing tasks at home or preparing for the next day.

Although she enjoys her role, she feels disillusioned by the banking sector's shift toward sales over quality service, especially after the Bankia-Caixabank merger, and sees little future potential in the current business model. In relation to the consequences of having to squeeze customers for additional services on top of their needs, Iciar emphasized throughout her interview how customers have increasingly treated workers in her branch aggressively:

> *"Working with the public is also very harsh. The atmosphere among employees can sometimes be hostile and cause leaves due to anxiety because… imagine the environment when customers insult you and can even assault you. This also has to do with the fact that remote banking is being promoted and there is a policy of closing branches, which has been hard on customers who no longer have in-person service they've always had. So, you have to have a double face,*

the one you show to the boss and the one you show to the customers." (Iciar, branch director, Caixabank)

In addition to the aggressive management endured and abusive practices workers must engage in to force sales onto their customers, as expressed by Iciar, technological development – as she mentions – of the sector has also provoked customer rage. This is because the closing of banking branches and cuts to the traditional services provided by banks have been carried out to the exclusion of non-profitable customers such as elder population. "It is the banks that have forced customers to go digital, that have restricted opening hours, that have decided which operations are carried out by staff and which can only be done with mobile and digital devices, thus violating the right to freedom of choice and preventing access to certain services due to lack of qualifications" (CC.OO Servicios, 2022b, p. 12).

In addition to the distrust the general public has acquired towards the banking sector after the 2008 crisis (Carollo & Gilardi, 2022; Froud et al., 2016), digitalization has caused a new customer discontent and even violent outbreaks towards workers, who simultaneously serve as a shield from banking policies that neglect an adequate customer service. In turn, this constitutes another reason for anxiety in the workplace.

In 2016, following the murder of a branch manager by a customer over an investment dispute, Caixabank developed a worker safety protocol to protect employees from customer assaults (Ortega, 2022). However, the Caixabank employees' union has sued the firm for failing to implement the protocol. According to the union, customer threats and assaults have surged by an alarming 580% since 2016 (SECB, 2022).

As discussed, pressures from managers and unrealistic targets force workers to find ways to overcome existing regulation and engage in malpractice in order to compete successfully among their peers. Beyond the stress that workers may feel from having to engage in these practices, there seems to be a contradiction between sales targets and existing regulation set in order to protect customers. Being competitive and reaching targets must be done by any means, including at the risk of breaking regulations. Thus, it seems very difficult to reach any targets if indeed workers fully respect existing regulations while the responsibility for breaching these norms falls on the employees themselves. The paradoxical relationship between the requirement to meet sales targets through forced sales and the regulations that explicitly prohibit such practices highlights a system of politically individualized responsibility, where employees bear the burden of compliance. This contradiction creates a heightened sense of daily stress, as workers must navigate the pressure to meet unrealistic expectations while adhering

to regulations that, in theory, should protect them from such demands. This was also endorsed by the labor climate survey. To the question: "do you believe that the business objectives you are being asked to reach can be achieved in strict compliance with current regulations?" a 90% of the workforce replied "no". Further, another question of the survey asked if workers had suffered any type of coercion in their work environment to sell a specific product, to which a 56.24% responded affirmatively (CC.OO, 2022).

Surprisingly then, it is not simply a fear of dismissal from not reaching targets what causes employee distress. Albeit, to achieve them, workers are conditioned, encouraged, and often forced to infringe regulations which do indeed constitute a major cause of dismissal – as mentioned by José Miguel and Mariano. In turn, while workers are forced to knowingly circumvent regulatory frameworks, they become afflicted by another layer of fear and discomfort from having to break laws and abuse customers as well as the potential exposure to customer retaliation, which takes a toll on workers' physical and mental wellbeing.

José Miguel and Mariano clarified a relevant feature concerning Chema's comments on the contradiction between ethical sales training and actual practices. Specifically, they referred to the function of existing European regulations on good practices:

> *"After the financial crisis, suddenly there was a worldwide murmur that banks were not being too ethical in their sales. Then they said they were going to make a regulation to protect customers. But that regulation is actually a fallacy. Why? Because the powerful are still the powerful. So, what was really done? A regulation was made to offload the responsibility of the bank onto the operator. We were made to take a series of trainings and courses on regulations, I don't know how many, in which they made it very clear what things could be done and what things could not be done. This allowed them to say that since you were a professional and you were trained, the responsibility for malpractice in the sale was yours, not the banks'. Because the bank was giving you that training so that you would know that this could not be done. What happened then? Then, the day-to-day reality is that you are being asked to do that* [to breach regulations in order sell]. *I mean, for example: one of the most significant things is linked sales. You cannot make linked sales. I cannot tell you that I will give you a loan if you take out a life insurance policy or if you sign up for a credit card. But the reality is that this happens every day.*

Every day!" (José Miguel, Commercial Manager and CGT union member; Mariano, Commercial manager and CGT union member).

Thus, the function of these regulations is precisely to increase worker responsibility over the achievement of targets, and ultimately, to ensure company profitability. The use of individual rankings as a device to put pressure on workers in combination with managerial control over their completion and pressure to sell, forces employees to incur into practicing "linked" or "cross" sales. This practice, prohibited by the MIFID regulation (DIRECTIVE 2014/65/EU, 2014), is what legitimizes dismissal. In other words, to sell financial products and meet targets, employees are encouraged to participate in anti-regulatory activity – what my interviewees have called "malpractice" or "unprofessional behavior" – which puts their employment at risk.

Complementary to the adaptation to regulatory frameworks, which often contrast with the practices employees must engage in to meet company targets, and in addition to the concern over increased workloads voiced by many participants, was the constant training and continuous knowledge updates on the new products they were required to sell. This was found to be another of the top reasons of workers' concern. That is, the permanent learning and recycling due to product innovation and the updating and digitalization of processes (CC.OO Servicios, 2022b). One of the most specifically mentioned dynamic fomenting these workloads were the so-called "push" campaigns. These consist of additional sales targets which are added through temporary sales campaigns for specific products or market segments, and which often disrupt the sales force' regular activities. To meet these targets, employees must undergo training on product features and uses, causing temporal interruptions in their workday and adding to their already heavy workload. Juan puts it the following way:

"All of a sudden, the Samsung 8K television is launched, or whatever new product is out. Every time the 8, 9 or 10 version is released, the world stops... Then, 10 days before... no, 15 days before we have a Teams meeting to talk about it. And they bring in a guy from Samsung who talks you through the features. He spends an hour explaining the technical features. And then you only take in 3 things because you are a bank employee and don't know the specifics. Then, the next day you have to give the estimated presales of the office, how many Samsungs you think you are going to sell. The day before the Samsung comes out, everyone is already very nervous, the topic of pre-sales invades the office, calling people, and so on. And the day the Samsung comes out, from 8 o'clock in the morning, the area manager is calling all the offices

> *at 10 o'clock, at 12 o'clock, at 2 o'clock. How many are you stocking? How many are being sold? How many come with insurance? and without an insurance? And this happens with TVs, with phones, with everything. Now with solar panels."* (Juan, central services, Caixabank)

Push campaigns worsen the work climate and exacerbate the level of pressure workers are under. A 96,59% responded so in the worker climate survey. Thus, "push" campaigns significantly constitute another factor in this sense of powerlessness that workers face to meet targets. Furthermore, these "push" campaigns are part of the firm's short-term strategy to promote products that generate immediate profits in an increasingly concentrated and competitive industry. This mechanism, however, relies heavily on cross-selling and linked sales to function efficiently. As José Miguel and Mariano state:

> *"Immediacy! Immediacy! The financial institution produces returns over a longer term. These products are immediately profitable […] That is where there is supposedly more profit margin and where workers are going to get the pat on the back: Good job, because the target this week was to sell 5 home insurance policies and 5 life insurance policies and thanks to these 5 mortgages, we have managed..."* (José Miguel, Commercial Manager and CGT union member; Mariano, Commercial manager and CGT union member).

In the case of Caixabank, therefore, an aggressive management style is induced to comply, for the most part, with unreachable targets. It is not the fear of dismissal from not reaching these targets, as is the case for other sectors such as in industrial work (Holt & Hvid, 2014) or in the gig economy (Williams & Beck, 2018) which are sectors with higher job insecurity. However, as Linhart (2013) argues, and the Caixabank case confirms, increased work pressures also occur in secure job environments. In stable employment, such as at Caixabank, work intensification is driven by constant managerial pressure, a target-oriented performance system, and, as my interviewees describe, the increasing demands of their work. This pressure forces employees to constantly engage in malpractices under the fear of underperforming as "nobody wants to appear last" (Juan, Central Serivces, Caixabank). Ultimately, they worry about losing their job due to breaching regulations, failing to meet expectations, or being reassigned as a disciplinary measure.

The experiences of Caixabank workers reflect Apostolidis' notion of temporal contradictions in precarity. That is the tension between temporal continuity and

disruption: on the one hand, these employees benefit from stable contracts constituting a continuity and long-term employment security. However, their daily reality is marked by constant disruptions, driven by managerial pressures, shifting sales targets, “push” campaigns, and ongoing training requirements. Further the constant pressure to meet targets, undergo training, and adapt to shifting priorities extends beyond working hours, forcing employees into a state of permanent availability. This creates a paradoxical temporality, where they are structurally secure yet existentially precarious, constantly navigating new demands, regulatory contradictions, and the fear of underperformance or disciplinary action even beyond working schedules.

Their precarity thus does not emerge from contractual instability but from the erosion of temporal autonomy, as their work time is fragmented by unpredictable pressures and shifting priorities. The target-oriented system forces them into a cycle of perpetual readiness, where job security does not translate into stability but rather into intensified uncertainty about performance and self-worth. Their precarity is not solely about job loss but about how time itself is governed, making workers psychologically and emotionally vulnerable despite their formal employment protections.

II.II.IV. Banking work and the dispossession of time

While indeed managerialism works as a mechanism of worker control, as Fleming accounts, there is an increasing synergy between managers and employees in which managers, the agents of control are also struggling with the stress effects related to targets and competitive pressures (Fleming, 2015, p. 86). Even though Esther, as area manager, would insist that indeed targets and pressure to comply with them were “getting out of hand”, paradoxically, she would also claim that often, the problem was that “there are a lot of complainers who do not get their work done because they do not make an effort”. To recall, Esther is now retired after having adhered to the downsizing plan. However, despite accusations of worker apathy and laziness to reach targets, when reflecting upon her own job, also subject to targets and performance evaluations, she expressed the particular suffering that entailed complying with her position as a manager. Her predicament was especially related to working long hours and having work slip into times beyond her working schedule as well as the physical pain attributed to working long hours:

> *“It’s true that I had to skip lunch because I did not have time […] I thought about it the other day. I’ve never had time. I've always had responsibilities. Since I was a little girl. Since my mother passed away when I was 9 years old. "I've always had to" and "now I don't have to”. But when I would work, even*

in my leisure time, it's true that while I was there physically, I was kind of absent, because I was thinking about work. Now, for example, I am learning English. I have a group of friends who I go to museums with. We go for nice walks around Madrid. I can help my daughter when she needs it. Before it was like ... my son is coming, how can I organize myself to be with him. My parents, and the peace of mind that I can be with them. Before I could not dedicate time to them. Reading, researching if something makes me curious. I can waste my time. When I would work, I couldn't do anything on Fridays because I would have terrible headaches, then on Sunday mornings I would begin the week's work again, just to get a head start". (Esther, former Zone Director, Caixabank)

This grievance is commonly expressed among most interviewees – whether senior managers such as Esther, branch managers or lower ranking salesforce employees. That is, the expression of temporal dispossession, whether it is recognized work – doing paid or unpaid overtime – thinking about work or even dreaming of work (Crary, 2014). Precarious workers – managers and otherwise – hold this notion of "being out of time" or "not possessing time" in common. This is what Barata and Carmo (2022) mean when they refer to precariousness as vulnerable time, i.e., understanding precariousness as an eminently temporal experience of vulnerability (Barata & Carmo, 2022). As Apostolidis contends, even among the qualified and those with long-term contracts endure the management techniques, ideological incentives, and technical innovations that increase worker productivity (Apostolidis, 2019, p. 7).

Iciar would also engage in discourses around this expropriation of time beyond the working schedule. When asked about what activities she does beyond work, she speaks of spending time with her daughter. While she is with her, however, she is invaded with a sense of duty in which she is thinking about work:

"I try not to prolong my working day when I'm out of the office, but I always finish at home what I don't at work. I try not to do this, but it happens almost daily. In my free time I like to spend time with my daughter, but while I'm with her, I am often thinking about work and sometimes I realize that I am "absent". Even though I'm physically with my daughter, I'm also watching my cell phone a lot. […] *I give my phone number to important clients who sometimes call me out of the working schedule, but if they are important, I need to attend to them." (Iciar, branch director, Caixabank)*

In this statement, Iciar points to the malaise she endures from not being able to spend quality time with her family. Additionally, being attentive to her cell phone and having it available to customers beyond her working hours also illustrates the relevance and function of technology as a device of worker productivity. As Apostolidis illustrates: "technological devices such as smart phones now make it possible for any tiny stretch of time in any part of one's day to yield bits of surplus-value-enhancing work" (Apostolidis, 2019, p. 7). Thus through these devices, the boundaries between private life and work life become blurred (Fleming, 2019, p. 7). This illustrates a very similar situation to Esther's, who upon reflecting on her working time has, for the first time, the feeling that she can "waste time" and does not need to engage in strict time management to see her children or spend time with her parents. Working overtime in their contexts does not just illustrate the stress levels endured by these workers, but also points to the erosion of available time to "spend" with family, thus decreasing the quality of these relationships (Shafer et al., 2018; Telford & Briggs, 2022). Another illustrative expression of anxiety caused by intense work was voiced by Iciar. She mentioned how her sleeping time was interrupted by the stress from work, which in turn caused physical exhaustion in the coming day. The invasion of work into sleeping time for the sake of productivity corresponds to another alarming manifestation of individualized responsibility in which time beyond work is usurped from workers (Crary, 2014):

> *"Work wakes me up around 3 in the morning. Once I've rested for about 4 hours, as soon as I wake up, my body stays in "active mode", and I think about work. I even joke with my colleagues: I have proposed to do a night WhatsApp for all the people who wake up and cannot go back to sleep. […] This takes a toll on my mental exhaustion, which also translates into not being fully rested physically." (Iciar, branch director, Caixabank)*

Indeed, a common feature of current work regimes, especially in service industries, is that work has intensified, whether due to longer working hours or increased productivity within the existing work hours. In other words, what has increased has been the extraction of labor surplus, and this could be through increasing productivity of existing working hours or increasing the number of working hours. As Hermann puts it, "while some workers put in long and others short hours, work with very few exceptions work has become more intense. This is an experience shared by men and women, by production and service sector workers, and by workers in North America and Europe and other parts of the world" (Hermann, 2014, p. 193). Thus even if work

intensification occurs beyond official working schedules "the kinds of productivity expected in such jobs blur divisions between work and nonwork time; work, or preparation to work, seeps into every moment of life" (Apostolidis, 2022, p. 9).

Now that Juan was removed from managerial positions and does not have to work in the commercial network's salesforce, he reflects on his working times as well:

> *"Before, my official schedule would be from 8am to 3pm, except for Thursday afternoons. But every day I'd actually work from 8am to 7pm, except on Fridays, where I'd leave a little earlier. […] Even when I worked at* [a different bank, purposely concealed for interviewee protection] *my schedule was from 9am to 6pm, but I'd always work from 8am to 7pm"* (Juan, central services, Caixabank)

However, even in the bank's central services department, which has a more administrative function and is not subject to the commercial pressures of the commercial network, overtime work was also not uncommon. Mariano, who had just been forcedly removed from central services due to restructuring procedures after the merger, would reflect on his working times there as well:

> *"There's a huge workload there [in central services] and I'd always leave the office with remaining work to do. This was because there was always a lot of work and very few resources and people to carry it out. But also, central services are always being squeezed and thinned. More and more central services are being outsourced. So, there is always work to be done for those remaining." (Mariano, commercial manager and CGT union member)*

Mariano here is illustrating the effect of downsizing programs and the result of years of banking concentration and restructuring programs. The increasing cuts in labor costs simultaneously do not mean workloads are reduced and the consequence then is that these increasing workloads fall on less workers who cannot find the time nor the resources to develop their jobs adequately. This has naturally intensified work on those who remain within the firm.

In addressing the outsourcing process of the bank, Mariano remarked that his position became redundant due to duplicities. The bank had offered him to move to an outsourced "investee" firm where he would perform "low added value labor" as he described, voluntarily. However, he refused and upon his refusal he was threatened with joining the commercial network of the bank. Interestingly, joining the commercial

network is an ongoing threat used by managers for employees that are not in commercial services, precisely to coerce them further to accept whatever conditions of company restructuring are taking place. This illustrates further that commercial services are indeed known to be an area of the firm that actively causes angst for employees. José Miguel expresses this explicitly:

> *"It is one of the weapons used by area managers in central services to threaten people. That is, you be careful, because I'll send you to the (commercial) network. In other words, I take you out of central services and send you to the trenches. And that threat, to the people who are in central services, scares the vast majority to death."* (José Miguel, Commercial Manager and CGT union member)

Mariano had accepted his fate, and in refusal to be sent to an outsourced firm, lived to see the threat delivered and was sent to commercial services. While the workload from central services was indeed high, he currently struggles with managerial control, the commercial pressures and targets associated to the commercial network. This has led, as often noted by all participants, to the invasion of work into his private life.

This heightened sense of responsibility which ends up eroding people's time beyond the working schedule was often expressed in the notion of "doing your job well". Performing well did not simply mean accomplishing the tasks required but exceeding the requirements and pushing workers to go further than the minimum. Mariano expressed this sentiment the following way when referring to his own situation:

> *"Many people had a situation just like mine. Lots of people have had the same thing happen to them. There are many people who resigned because they did not want to shift to the commercial network. Because it was a constant anxiety when you went to your job to try to do it well and couldn't." (Mariano, commercial manager and CGT union member)*

The theme of doing "one's job well" is a recurrent one among employees. It highlights the individual responsibility taken on by employees to ensure compliance with the firm's targets and results and the consequential extension of the working day. This is often attributed to a sense of self-fulfillment driven by the desire to show good results but simultaneously not being able to due to the lack of resources. As expressed by the participants, these resources can be adequate training, having to engage in

malpractice and abusive behaviors towards clients to comply with targets, or having a bear with hostile relationships with management staff or customers.

The powerlessness suffered by workers creates in participants a continuous sense of anxiety and unhappiness. A sense of desperation linked to the hyper-individualization of employee responsibility with insufficient resources to comply. It is here as well where the notion of "desperate responsibility" is rendered visible in the banking sector.

Along with the clarifying results of the working climate survey, most participants at some point referred either explicitly or implicitly to the general unhappiness of working at Caixabank. Talking to several Caixabank employees and union delegates, when asked about what the general reactions to the above-mentioned features of work in this firm were, there was a generalized consensus. Ángel mentioned that people become sick, and many have to medicate to cope with the ongoing pressures. This was generalized. José Miguel and Mariano confirm this trend by stating that "one of the things that calls our attention is how unhappy everyone is here […] people see themselves incapable of keeping up without medication.

Recently, the UGT union publicly denounced that the salesforce is aware and cognizant of the widespread use of anxiolytics and antidepressants due to the excessive pressures they are subject to. The union called on management to "correct the course and rationalize the challenges, providing the offices with the necessary resources to reduce work overload and commercial pressures" (UGT, 2023). Moreover, the general fear of denouncing these practices can also be seen in the staff's reluctance to answer psychosocial surveys precisely addressing their suffering at work. Beyond the working climate survey taken by Comisiones Obreras, which can be considered informal and done by a third party, there was also an official Psychosocial Risk Assessment, taken in the year 2022, but to which access is regrettably restricted to medical staff and the firm. The union UGT (Unión General de los Trabajadores) interestingly pointed to the large abstention in participation rates (especially in the office network). Further, this was in spite of the fact that many middle managers in different areas have insistently suggested the need to answer this survey – even if it was voluntary (UGT, 2022). The main reason for worker reluctance to answer was fear of reprisal from superior ranks. Juan mentioned this when referring to why people don't participate in these surveys:

> *"There is fear to answer it* [the psychosocial risk evaluations]. *It's mind-boggling. I have a lot of colleagues who either don't do them or who do them and say they are afraid to answer because the results are known. And I say, but what do you mean it's known if it's anonymous? But then it is true that the*

> *results come out and managers begin to search: In zone such and such... the zone with most distress was this one, or that one. And they start to narrow down so much that they find clues… they might be able to look at the age range, male or female, where you work. If it's in the network? in which area… And well, at the end you think about it and you say, they'll find out. In other words, if I am a boss, I can find out who talked shit about me and who didn't."* (Juan, central services, Caixabank)

In sum, the process of precarization within the Spanish banking sector, particularly in the case of Caixabank, illustrates how dynamics of labor intensification and the shifting experiences of the workforce are experienced in a highly competitive market. The ongoing market concentration and digitalization efforts of the banking sector have led to a significant reduction in the number of jobs, as well as the closing of numerous branches, directly impacting the working conditions of employees. Individual targets set to maintain profitability in a highly competitive environment have become increasingly unattainable, pushing workers to endure excessive workloads and aggressive management practices that foster environments of high stress and anxiety. Further, systems of "managerialism" serve as a mechanism of control and compliance (Fleming, 2015), coercing workers to meet commercial targets through practices that often lead to ethical dilemmas and malpractice.

Moreover, the personal toll on employees, as reflected in the frequent use of medication to cope with the pressures of their jobs, points to the deep psychosocial impacts of these corporate strategies. Despite job security being less of an issue compared to other sectors, the constant pressure to meet corporate goals and the blurring of work-life boundaries contribute to heightened levels of dissatisfaction and unhappiness. In addition to the first-hand experience of a number of employees in Caixabank, though methodologically limited, union surveys also consistently show the widespread stress and dissatisfaction across the workforce.

Overall, while Caixabank has enjoyed increased profitability and competitive standing, these gains have come at the expense of the well-being and generalized precarization of its employees through the dispossession of their temporal autonomy. It was never about the threat of unemployment (which also bears weight on employees) but about temporal vulnerability. Work time is intensified and extended, both within and beyond working schedules, causing bank workers to be constantly on the lookout either by finding opportunities to remain competitive or by avoiding the threats imposed by managerial practices.

In the next section and thoroughly incorporating Apostolidis' notion of desperate responsibility and pathological temporalities into the context of banking employees at Caixabank, I will analyze how the changing landscape of financial services, corporate restructuring, and increased precarity in the banking sector affects workers' sense of time, responsibility, and agency.

III. Subjectivation of banking sector workers

As I have argued in earlier sections, it is crucial to consider the specific productive logic and temporal rhythms of each sector when analyzing how precarity unfolds. In the case of the banking industry, which falls under financial services, work tends to be associated with high wages and stable contracts, distinguishing it from more visibly precarious sectors. However, this apparent security does not exempt workers from experiencing disrupted and fragmented time. Unlike sectors where precarity is driven by fluctuating demand or the constant threat of dismissal, in banking, temporal disruption stems from internal dynamics: the sector's high level of market concentration and intense competitive pressures (Bayona, 2022). These pressures shape the everyday rhythms of work, imposing relentless performance targets, constant adaptation, and heightened managerial oversight, which profoundly affect how workers experience and manage their time.

While banking managers may earn substantial salaries, often in hundreds of thousands of euros, they are also tasked with significant responsibilities to meet firm objectives. As described in previous sections, high levels of concentration in the banking sector have historically led to office closures, employee downsizing, and a shift toward new business models. Banks are increasingly moving away from traditional services like mortgages and loans, focusing instead on selling non-traditional products such as insurance, mobile phones, and even cars (Maudos, 2017).

Further, digitalization strategies aimed at reducing workforce expenses have paradoxically increased workloads for fewer employees. As per the latest Comisiones Obreras Union report on banking practices: "many of the operations that they pretend to consider digitalized, in fact, continue to be carried out by the branch staff themselves with the digital devices of the clientele. Digitization has indeed changed the ways, times, and workspaces, but the burdens that these new forms of work entail, far from decreasing, have increased. Workloads are growing exponentially, especially when there are now far fewer personnel available to carry them out" (CC.OO Servicios, 2022b). Astra Taylor has aptly described this process as "fauxtomation". That is, a situation where digital technologies that are purported to replace labor (i.e., through automation) are reliant on hidden human labor. Essentially, rather than truly automating

processes, companies offload or shift labor to cheaper or more precarious forms of work, often obscured from the end user. Taylor thus highlights how what appears to be automation is really a reorganization of labor rather than the full replacement of it by technology (Taylor, 2018).

For the firm to remain competitive, work must be carried out, even at the expense of employee health, safety, or leisure time. Competitive pressures push employees to work beyond working schedules to meet company goals which ultimately leads to the blurring of the boundary between private life and work life, through the expropriation of fragmented bits of time (Fleming, 2015, p. 122).

This expropriation of small bits or fragments of time are illustrated well in Iciar's or Esther's experiences of feeling "absent" or "thinking about work" even while physically present, doing other activities such as during leisure time or spending time with family. Their experiences highlight the core aspect of precarity – temporal vulnerability – of those with stable employment, high qualifications and good earnings. In both cases, these employees often find themselves finishing work at home, not because they desire to, but because there aren't enough (temporal) resources during working hours. The missing resource is time. High workloads, paired with a reduced workforce, create a scenario where employees feel compelled to sacrifice personal time to meet company goals. Iciar, for instance, speaks of the "need" to complete a daily quota, even at the expense of family time.

It is an involuntary interruption of her time, filled with expressions of regret and embodied responsibility towards her employer. She does not desire to take on tasks beyond her working schedule and yet, does so at the expense of quality family time. The question of why she embodies this responsibility remains, however. Why is she compelled to do the work? Why does she not just disconnect if dismissal does not constitute the main issue at place. If it is not fear of unemployment what coerces her to work, then what is?

Management discourses are impregnated in ideals of autonomy, freedom and cooperation, which are elements used as levers to motivate and engage participation into working life (Armano et al., 2022, p. 33; Linhart, 2013). Thus, managers are also subject to processes that subordinate them to individually assume on risk and invest in the production of their subjectivity. As the boundaries between work and non-work life are blurred through competitive pressures, the elements of self-activation of one's own resources, risk-taking and sense of guilt and inadequacy permeate their social and public life (Linhart, 2013).

Danièle Linhart refers to how modern management resorts to worker self-activation and adherence to company culture through the exaltation of the ego (Linhart, 2013, p.

77). The competitive pressures signaled in the above sections and the mechanisms used to enforce them (managerialism, digitalization and downsizing, intra-employee competition, goals based productivity, aggressive management styles….etc.) adopt the social function of pushing workers to self-activate by proving to others as well as themselves that they are the best, that they can achieve everything that is expected from them, that they can meet their company goals and address the challenges in the development of their activities. However, by adhering to an ideal of work that is ultimately unachievable – as competitive pressures do not cease – workers endure a constant tension to be hyper-productive (Ibid. p. 77-78). In turn, they rest in a state of vulnerability in which feelings of "not making it" become prevalent.

This promotion of self-activation might discursively make it seem like workers and the embodiment of company responsibilities are voluntary. However, it is at the cost of their own health and externally induced through coercive mechanisms with the objective of keeping these workers competitive. This is what Murgia & Poggio, (2014) have named the "passion trap" where on the one hand, subjects search activities that are a source of passion and pleasure, but on the other hand, in this search, they are entrapped by these passions and emotions and human relations, converting the passion and desire into pain and fatigue (Armano et al., 2022, p. 33).

Alternatively, Laurent Berlant calls this predicament "cruel optimism". That is, a "relation of attachment to compromised conditions of possibility whose realization is discovered to either be impossible, sheer fantasy, or too possible and toxic" (Berlant, 2011, p. 24). The cruelty lies in the attachment to a desire or scene of desire which paradoxically threatens the subject's well-being. In Berlant's own words, "the condition of maintaining an attachment to a significantly problematic object" (Ibid., p. 24). The production of this concrete subjectivity is based on an individualized enforcement of an unachievable responsibility, resulting in the feeling that the subject alone can be the cause of success and failure of meeting said responsibility (Armano et al., 2022, p. 33). This has pushed individuals to self-blame rather than blaming the social structures and considering themselves as the sole responsible for their success or failures (Ibid., p. 34).

Paradoxically, these forms of self-activation indeed contain a coercive material background. Neoliberal management discourses based on a "passion" or a "love" for one's work are not the sole driver of consenting insufferable pressures at work. What Peter Flemming calls the "love thesis" lacks a materialist argument, he says. This world of voluntary commitment and fulfillment from management jobs contains all but a healthy definition of "love". As Flemming wittily puts it: "contemporary work is nothing like a love relationship, and if it was, it would be the kind that our mothers

quite rightly warned to avoid at all costs" (Fleming, 2015, p. 53). Neoliberal subjectivity based on self-activation has a role and is present in managerial discourses as well as across precaritized workers and non-workers all around. However, these discourses are not based on persuasion or compliance to obtain some abstract notion of happiness or privilege. Rather, what keeps workers productive and subjectively self-activated is the constant reminder of the subject's potential exclusion (Fleming, 2015, p. 54), whether that is from employment or the sustenance of their desired livelihood. Here lies the key to understanding the under-researched "precarity of the rich" (Allen et al., 2023a, p. 11). To quote Fleming: "the goal of managerial regulation is not to seduce us into becoming willing collaborators, but to vindicate the moment of power itself and its fickle postponements: Are you in my favor today? If so, I will leave you alone… for now at least. If not, you will be harassed until you leave of your own accord" (Fleming, 2015, p. 55).

This coercion is stated explicitly among many of the employees from Caixabank I interviewed. Juan had mentioned explicitly how not meeting targets would not result in anyone "hitting you" as he put it, but as he mentions: "it's the daily pressure of putting up with all that".

The purpose of neoliberal subjectivity formation is to produce self-activating individuals guided by an ideal of success that is deeply tied to work, within which coercive mechanisms continue to operate beneath the surface of autonomy and choice. Work therefore is not simply a politically manufactured necessity out of which one simply voluntarily can enter and exit, it also permeates subjective reality and is embodied in collective imaginaries in large parts of society (Fleming, 2015, p. 59). This coerciveness is easily interpretable from the statement of José Miguel and Mariano when they mentioned how the aggressive behaviors that managers would engage in towards employees are encouraged:

> *"…but the way it works now... I've never seen these guys that are here now. Never. What's more, their style of management is encouraged. I am sick and tired of seeing, because I have been there for a long time, that if two area managers have similar results, and one needs to be dispensed, they'll dismiss the one who is well regarded within their team. They keep the asshole manager. The one who doesn't give a damn about people."* (José Miguel, Commercial Manager and CGT union member; Mariano, Commercial manager and CGT union member).

Desperate responsibility arises as a symptom of precarity within a subjectivity structured around self-activation – that is, the individual internalization of personal responsibility for one's livelihood. This responsibility becomes materially burdensome due to the lack of adequate resources to meet work expectations and the coercive mechanisms that enforce compliance. While framed as autonomous, this responsibility is in fact imposed, and its limits often manifest in the body, through exhaustion, stress, and breakdown.

The temporal contradictions linked to this form of responsibility stem from the inability to achieve an ideal livelihood – an expectation that crosses social strata. Livelihoods today are defined not only by the fulfillment of basic needs, but by the pursuit of a "successful life" and the preservation of social status. As a result, the struggle is not merely about survival but about living up to a culturally sanctioned ideal of success, which remains structurally out of reach for many.

In the case of banking employees, desperate responsibility is thus reflected in how they internalize the pressure to meet the demands of a transforming sector while grappling with job insecurity – whether real or perceived. Even though they may have the means to sustain themselves during periods of unemployment, restructuring and intensified managerial practices push them to maintain their positions in an increasingly competitive environment. Fear of layoffs, automation, or managerial reprimands leads employees to take on additional responsibilities, often beyond their job descriptions and without compensation. This internalized responsibility acts as a "survival" mechanism, resulting in overwork, longer hours, and tighter deadlines, all of which erode work-life balance and well-being as they strive to meet unrealistic expectations.

The precarization of banking jobs, particularly at Caixabank, reflects the sector's broader trends in corporate restructuring, where profit maximization and cost-cutting dominate. Following mergers like the one between Caixabank and Bankia, employees face voluntary layoffs and reduced staff numbers, amplifying a sense of uncertainty. These transformations create a state of temporal limbo, where employees constantly anticipate changes and must adapt to new technologies and job requirements. The rapid pace of digitalization adds further pressure, requiring continuous upskilling to avoid obsolescence, fueling anxiety and instability.

It is here where Apostolidis' notion of desperate responsibility and pathological temporalities render the vulnerabilities faced by Caixabank employees visible. We can grasp how corporate restructuring, digitalization, and job insecurity shape their everyday lived experiences – not just at work, but beyond. The sector's pursuit of efficiency and profitability imposes relentless work demands, distorting employees' sense of time and pushing them to assume precarious responsibilities. This cycle of

overwork and stress leaves them vulnerable to burnout, while exacerbating their precarious position in an industry that is rapidly evolving, often at the expense of their well-being.

The constant pressure to meet company goals and adapt to changing technologies exacerbates employees' sense of desperate responsibility. Although Caixabank workers generally have stable contracts and high salaries, their sense of responsibility stems from factors beyond economic precarity. Corporate culture and performance metrics play a significant role in this dynamic. Employees are evaluated based on performance, and failure to meet targets can result in penalties such as demotions or negative evaluations that hinder career progression (Laaser, 2016; Telford & Briggs, 2022; Williams & Beck, 2018). In this context, desperate responsibility is about maintaining status, professional recognition, and opportunities for upward mobility rather than immediate survival, all through the expropriation of their time both within working processes and beyond.

Additionally, employees internalize expectations tied to their self-worth. In high-status professions like banking, personal identity becomes deeply connected to professional success. For Caixabank employees, this creates a pressure to excel, even when external job security threats are minimal (Fleming, 2015; Linhart, 2013). The rapid pace of technological change further amplifies this pressure, as employees must continuously upskill to remain competitive in a constantly evolving industry (CC.OO Servicios, 2022b).

In sum, competitive pressures and the ensuing market concentration of the banking sector have been carried out through processes such as digitalization and automation as well as mergers and acquisitions. This has incentivized the closing of physical offices and reduced the number of workers. Simultaneously, technological efficiency has not proportionally reduced the amount of work, meaning that less workers now bear higher workloads. New – and aggressive – management styles and increasingly target oriented working schemes are imposed in order to monitor and control the workforce and ensure their productivity through internal competitive dynamics.

Ideologically however, through managerial discourses of autonomy, freedom and cooperation, firms promote the individual to actively and willingly participate in their self-exploitation. Their precarious situation is not bound by fear of unemployment, but centered on risk-taking, a perceived sense of guilt or failure in accordance with an impossible ideal of success – to meet the firms' objectives. Even if there are no repercussions in terms of losing your job, if targets are not met – because they remain impossible to achieve – the pressure on behalf of management structures to comply and achieve them is permanent. Aggressive management styles, in which managers push

employees assiduously towards meeting these targets – what Peter Fleming calls "managerialism" – is "the chief mechanism for helping the voracious virus of productivity to become contagious and spread through the body […] crafted as the most suitable social technology for combatting workers and reforming their understanding of the employment relation" (Fleming, 2015, p. 106).

Caixabank workers are thus caught in a paradoxical cycle that drives them to work harder and longer hours, shaped by both self-motivation and coercion. On the one hand, they engage in self-activation, fueled by the pursuit of higher social status and upward mobility. The competitive, target-driven culture creates internalized aspirations for success, pushing employees to voluntarily exceed expectations in hopes of securing promotions, recognition, or financial rewards.

Paradoxically, this self-motivation colludes with coercive managerial practices, such as performance monitoring, threats of reassignment, or the fear of falling behind. The system fosters a disciplinary environment, where workers feel compelled to comply not just out of ambition but also out of fear of negative consequences. This dynamic creates a self-reinforcing mechanism of control, where aspiration and coercion become inseparable, ultimately ensuring that workers discipline themselves while remaining under constant managerial pressure.

The combination of these sector-specific mechanisms has extended precarity even in the banking sector, where contracts are stable, and salaries are high. Through these mechanisms, the incapacity to cope with competitive demands (Azmanova, 2022) ultimately forces the boundary between private life and work life to be blurred (Apostolidis, 2019; Fleming, 2019, p. 7; Weeks, 2011).

The heightened sense of responsibility illustrated by Caixabank employees is driven by a combination of internalized expectations, corporate culture, status anxiety, and the pressures of a fast-paced, competitive environment. These factors create a form of desperate responsibility that goes beyond fear of unemployment, leading to a distorted experience of time marked by constant urgency. Employees thus overperform and constantly adapt, even when their jobs are secure, resulting in pathological temporalities where the boundaries between work and personal life blur, and well-being is compromised. This results in the syndrome of desperate responsibility, under which workers adhere to impossible ideals of livelihood that simultaneously subjugate them, expropriate their temporal autonomy, both at work and beyond, and are ultimately expressed in the psychosocial illnesses that derive from these factors.

Conclusion

This chapter has aimed to provide an understanding of how workers in the highly concentrated banking sector experience an intensifying form of precarity, while also offering an overview of the political-economic evolution of the Spanish banking sector, where the structural conditions underlying this precarity are rooted.

As shown, in through Caixabank workers, precarity manifests in the banking sector through the relentless pressure of sales targets, managerial oversight, and digitalization, which keep employees in a state of perpetual readiness. Their workdays are featured by constant disruptions – shifting priorities, mandatory training, endless targets, client conflicts – while the expectation to self-discipline extends beyond formal working hours. This blurring of work and personal time creates an anxious temporality, where working stability paradoxically produces heightened insecurity rather than relief.

Surprisingly, despite relatively secure contracts, high wages, and union representation of Caixabank's workforce, employees are suffering significantly. While fear of unemployment is not such a relevant factor in their suffering, workers are nonetheless subject to intense pressures to meet unrealistic performance targets, and managerial driven pressures, exacerbating feelings of job insecurity and lack of self-worth. To cope with these challenges, workers individually internalize their responsibility towards their jobs, believing that their ability to meet expectations depends solely on their personal effort, adaptability, and resilience – even when these demands are structurally imposed.

Caixabank workers' precarious experience is foregrounded on the contradiction between temporal continuity and disruption: their daily experience is governed by unstable, high-pressure conditions that make time feel fragmented, unstable, and beyond their control yet these same pressures extend and continue into their personal lives as they attempt to cope with these conditions. The exigency of work in the sector forces them into a self-imposed labor regime, where fear of falling behind compels them to constantly adapt, internalizing both the pressures of competition and the risks of obsolescence. In this sense, the workers' struggle is not just about keeping their jobs but about reclaiming ownership over their own time. Thus, precarity in the banking sector is not only about job insecurity but also about how both working and non-working time itself is structured.

These experiences of contemporary labor in the banking sector are a result of a historical restructuring and concentration process. This process was driven by significant mergers and acquisitions, leading to the downsizing of the workforce and a reduction in the number of physical branches, forcing remaining employees to take on

additional responsibilities to perform their jobs well. Digitalization, which was expected to streamline processes, has paradoxically increased workloads and shifted labor to hidden human efforts, a phenomenon explained by Astra Taylor's concept of fauxtomation (Taylor, 2018).

Caixabank, in particular, has undergone a significant transformation in recent decades, driven by market concentration, digitalization, and intensified competition (CC.OO Servicios, 2022a; Cruz-García et al., 2018; Tortella & Ruiz, 2013). These structural changes have profoundly reshaped the labor landscape, creating heightened job insecurity and increasing precarity among workers.

To ensure profitability and employee compliance, the banking industry has also implemented new mechanisms such as managerialism practices, in which managers exert controlling and disciplining functions to ensure employee productivity (Fleming, 2015). These mechanisms have driven the experiences of greater working pressures and effectively blurred the boundaries between work and personal life to ensure increasing productivity.

A key aspect of this transformation has been the state-sponsored market concentration, where mergers and acquisitions, such as Caixabank's merger with Bankia, have consolidated the sector into the hands of a few dominant players. These shifts have been driven by profitability pressures, state intervention to protect firms from international competition, digitalization, and rising competition from both traditional banks and fintech companies.

The concept of desperate responsibility, I argue, captures the unique form of precarity experienced by Caixabank employees, who are caught between secure contracts and the relentless demands of a transformed industry. While these changes have enhanced economic efficiency and profitability for the institutions, they have come at the cost of employees' temporal autonomy and well-being, further intensifying the pressures faced by workers in an increasingly precarious labor environment, imbuing workers with feelings of inescapability and loss of agency. However, while precarity can be seen through this lens as politically incapacitating, this is not the full story. As I will argue in the following chapter, instances of agency – even if hidden – occur in daily practices, no matter how emancipatory or radical they may or may not be.

Chapter 6

Contesting totalizing precarity

Introduction

As Azmanova (2020) contends in her work, losing certainty and control over our sources of livelihood makes us precarious. As time is expropriated from us, we lose control of our existence and as such, precarity becomes politically debilitating, it renders us incapable of acting upon our predicaments. As we become individually and increasingly responsible for securing the resources necessary to sustain our livelihoods – resources that simultaneously become more difficult to access due to structural constraints and reliance on paid labor, ultimately draining our time – we find ourselves trapped in a cycle where all our efforts are directed toward maintaining these resources, rather than redirecting our energies toward the lives we would otherwise choose to lead. As Apostolidis puts it, "precarious workers have no time to do much else than work: they must constantly make time to find and prepare for work" (Apostolidis et al., 2020, p. 1).

Even when work is formally structured by fixed schedules, the absence of sufficient resources – particularly time – to meet job demands causes anxiety, malaise, and fatigue to spill over into non-working hours. This occurs because, even if our employment is not directly at risk, our self-worth, rooted in performing our jobs well, becomes dependent on meeting these demands, making it difficult to disconnect from work. Thus, there is a loss of control over not just the time at work but also beyond work, which becomes unwillingly dedicated to recovering from or preparing for the next working day, rendering our time vulnerable (Barata & Carmo, 2022).

However, despite inhabiting an increasingly unstable political economic context, in which extended precarity seems to permeate all strata of society along with other elements such as ecological collapse, economic exhaustion, political bankruptcy, war and so on, so too is the case that new struggles and forms of dissent or resistance appear together with growing movements that seek alternatives (D. Bailey et al., 2020; D. J. Bailey et al., 2017; Bonfert et al., 2022).

Thus, this chapter will provide, firstly, a conceptual framework to understand agency, and secondly, how political struggles are articulated in the face of extended precarity. How do workers in the care sector, bound by the specificities of part-time contracts, high degrees of informality, feminization and subject to oppressive migration laws deal with their predicaments? As precarity is embodied in the form of a desperate responsibility resulting from being at the mercy of the migration regime as well as the exploitative dynamics of the care and domestic labor market, what possibilities do these workers rely on to overcome the difficulties they endure? What about banking workers? How do they cope, resist, dissent or disrupt? Shouldn't their high salaries and status

enable opportunities for exit from their stressful and highly controlling workplaces? How do these workers cope and what possibilities of emancipation exist – if any – in their sector?

As argued by Bonfert et al. (2022), the literature studying dissent, agency, and the potential for alternatives in the global political economy has often clashed with four main frustrations in relation to the scope for contingency and agency, while recognizing the limiting effects of the pressures exerted by the contemporary political economy (Bonfert et al., 2022). These are, first, that resistance, dissent, and alternatives are often deemed marginal to the functioning of the political economy. Second, when forms of resistance or dissent do appear, they are understood as disconnected episodes of protest. The third frustration they've recognized refers to the way questions surrounding instances of resistance are thought, such as the purpose of the resistance (why resist, and with what effect?) which leads to the fourth identified frustration: that the "effects" of resistance or instances of agency are seen only through a narrow lens of "impact" (Ibid., p. 12).

These identified frustrations in global political economic studies risk stripping all existing accounts of dissent, resistance or alternatives to global capitalism away by focusing exclusively on the mechanisms that oppress the masses. As Bonfert et al. state, "focusing only on that disciplining process obviously risks painting a picture of an overwhelming subordination of labor, leaving little scope through which to consider (what remains of) the agency of labor itself" (Ibid., p. 14).

The structural, relational and systemic forms of domination (Azmanova, 2018) that exist and dominate people of the world are fundamental to understanding the constraints created by the historical configuration of our social relations on agency. Yet, a narrow focus on these could not only lead to limited accounts of the capacity for agency, contingency, dissent or alternatives, but beyond that, also ignore that the very existence of instances of agency are necessarily embedded in the global political economy (Caruso & Cini, 2020; Della Porta, 2015).

In considering the mentioned frustrations of agency in global political economic studies I argue that, while precarity is indeed politically debilitating, there is yet something to be said about how people embody, suffer, dissent, resist or potentially subvert its totalizing dynamics. In previous chapters, I delineated the drivers of precarity in the evolution and contradictions of the current political economy – acute job dependency and surplus employability (Azmanova, 2020). Further, I traced how this precarity is socially allocated and showed how it is subjectively experienced in different sectors in which there are different productive requirements (Apostolidis, 2019, p. 9) thus delineating how precarious subjectivities are formed. In this chapter, I

endeavor to address, by drawing on my interviewee's accounts, what it is that people do about it. Do those who struggle with precarity simply suffer, do they normalize their condition of precarity? Or do agency and potentialities of emancipation have a place?

To answer these questions, I will first identify and conceptualize agency broadly in a Marxist understanding: agency is fundamentally historical and materialist – arising from workers' capacity to recognize their structural position and act collectively to transform it (Marx, [1969] 1845). However, while this thesis draws on this foundation, it also departs from a rigid class essentialism by attending to the fragmented and stratified conditions under contemporary capitalism, where domination operates not only at the systemic level but also through structural and relational mechanisms. This broader understanding, I argue, opens the analytical space to recognize how agency is enacted even in fragmented, non-class-based, or affective ways, particularly under conditions of precarity that blur traditional boundaries of class consciousness and political mobilization.

Secondly, I build on Albena Azmanova's (2020) framework of systemic, structural, and relational domination to clarify the conception of domination and agency that underpins notions of agency. Rather than assuming a normative ideal of emancipation rooted in abstract autonomy or total liberation, I understand political struggle as emerging through the contestation of specific configurations of domination – whether embedded in legal frameworks, institutional arrangements, or interpersonal relations of labor. Emancipation, then, is not conceived as a singular endpoint, but as an ongoing, situated process of struggles against forms of domination as they manifest within different labor regimes. Some of the practices explored in this chapter – such as union mobilizations in the banking sector or emotional withdrawal in care work – may fall short of transformative rupture yet still open up relational cracks in the dominant order. They challenge aspects of systemic injustice, even if they operate within its boundaries. I approach these forms of struggle critically, yet sympathetically, recognizing that under conditions of precarity, politics often takes the form of imperfect, partial, and situated resistance.

Lastly, I argue that despite the seemingly totalizing effects of capitalist domination and the competitive pursuit of profit, forms of struggle persist that, while often partial and situated, nonetheless carry within them the potential for emancipation – understood here as the contestation of specific configurations of systemic, structural, and relational domination.

I. Conceptualizing Agency: new struggles and the making of class

To address the above mentioned gaps in literatures about dissent, resistance, disruption or alternatives, this section proposes to conceptualize the meaning of agency following Andreas Bieler and Adam Morton's argument on the importance of (re)establishing the ontological starting point in which the debates between agency and structure are embedded (Bieler & Morton, 2018, p. 25-51).

Before going on to the Marxist conception of agency, it is important to first define what agency is. Firstly, and agent can be understood as a "being with the capacity to act, and agency denotes the exercise or manifestation of this capacity" (Schlosser, 2019). However, the capacity to act cannot be some abstract notion of action, separated from the material world. Following the Marxist tradition, I argue that the ontological starting point is the social relations of production. It is within these relations where agency takes place. Relations of production are to be understood not simply as the production of material goods in an economistic sense, but also to the production of behavioral patterns involved in the production and consumption of goods as well as the discursive (institutional or otherwise) tactics in place to establish a hegemony of the existing social relations (Ibid., p. 37). It is in the sense that I understand capitalism, as per Azmanova's definition and drawn from Marx as "a comprehensive system of social relations, structured so as to serve the imperative of capital accumulation" (Azmanova, 2020, p. 35).

To grasp the intricacies of agency in a given social system, it follows then to trace the structuring conditions of said social system (Bieler & Morton, 2018). That is, the way production and accumulation of surplus value takes place. Prior to this, I have established in chapter two, following Azmanova (2020), that the enabling conditions of capitalist accumulation lie within the elements that make any social relations capitalistic ones. To recall, these are competition, the productivist nature of work (labor engaged in the production of commodities) and the production of surplus value (Ibid., p. 38). The set up of capitalist social relations is institutionalized through the private ownership of the means of production, the "free" labor contract and the market as the mechanism of commodity exchange (Azmanova, 2020, p. 40).

Because labor and capital are reproduced through the market, there is a constant pressure on competitiveness and in relation, a pressure for technological innovation in a struggle to obtain higher profit levels (Bieler & Morton, 2018, p. 38). In other words, every capitalist must innovate production to produce more goods at lower costs to remain competitive. This has generally been achieved through the increase of relative

surplus value by introducing new technologies in production processes (Ibid., p. 39) or by the increase in absolute surplus values through cheapening the labor force and the use of more work hours (Hermann, 2014, p. 68). If the apparatus of production is not constantly revolutionized and modernized, accumulation will then be threatened by competition, which will produce more cheaply or produce better products. Further, technological advantage is never permanent because the moment one capitalist manages to get ahead, the rest are forced to catch up in order to stay in competition themselves and thus the pressure continues (Bieler & Morton, 2018, pp. 38–39). As Marx claimed, "under free competition, the immanent laws of capitalist production confront the individual capitalist as a coercive force external to him" (Marx, 1867, p. 381). Thus, competitive pressure through productive innovation can be considered a key structuring condition of capitalist social relations.

As the competition for profits and the struggle for reducing costs through new technologies increases, there are fewer and fewer people capable of consuming commodities. This produces a tension between growth and technological development producing a crisis of overproduction/underconsumption together with a declining rate of profit (Bieler & Morton, 2018, p. 39; Clarke, 1990). Thus, "capital tends to expand production of surplus value beyond its ability to realize that surplus value" (Lebowitz, 2003 quoted in: Bieler & Morton, 2018, p. 39). As Marx pointed out, the life cycle of industrial production rests in periodic moments of "moderate activity, prosperity, overproduction, crisis and stagnation (Marx, 1867, p. 580). Importantly, this crisis tendency is not a simple pathology or result of capitalist irrational behavior but an inherent dynamic in the production of surplus value. That is, "the expression of the constant tendency for capital to revolutionize the forces of production, which is both the driving force of, and historical justification for, the capitalist mode of production (Clarke, 1990, p. 20). The crisis tendency of capitalism can thus also be understood as a structuring condition.

In order to overcome the crisis tendency of capitalism, Marx and Engels had already argued that the social system does so "on the one hand by enforced destruction of a mass of productive forces; on the other, by the conquest of new markets, and by the more thorough exploitation of the old ones (Marx, 1848, p. 17). Thus, it can be argued that outward expansion and "conquest of new markets" could also be considered a structuring condition which serves to overcome crisis tendencies, albeit temporarily (Bieler & Morton, 2018, p. 41).

Crucially, we must not dismiss class struggle as an essential variable to the revolutionization of productive forces. The restructuring and the intensification of exploitation never goes uncontested nor conflict free (Ibid.). It is in this contestation

and struggle against the competitively transforming productive forces where agency takes place. That is, increases in productivity do not result exclusively from competition between capitalists, but also result from workers' struggles, establishing new forms to control labor. One example is the historical struggle for the reduction of working hours (Hermann, 2014, p. 26). As Harry Cleaver puts it "the success of the working class in reducing work historically created a profound crisis for capital and forced it to seek new strategies" and thus "the laws of motion of capitalist society are the direct product of the class struggle and denote only what capital has had the strength to impose, given the rising power of the working class" (Cleaver, [1979] 2000, p. 88 - 89).

While considering class agency a fundamental variable in the evolution of productive forces, we must also not fall in reifying it and dismissing how it is structurally conditioned and how it is contingently articulated. E.P. Thompson observes class a historical category, which is shaped and defined by struggle, but which is conditioned by the social relations of production. "The class experience is largely determined by the productive relations into which men are born or enter involuntarily. Class-consciousness is the way in which these experiences are handled in cultural terms: embodied in traditions, value systems, ideas, and institutional forms" (Thompson, 1968, pp. 9–10). Thus, ideas, interests, organizational capabilities, tactics, or strategies cannot be dissociated from the social relations within which they are produced. As discussed in earlier chapters, the systemic imperative of capital accumulation subjects all human beings, society at large and their natural environments to the process of accumulation (Azmanova, 2020, p. 40). As capital accumulation is propelled by the generation of perceived needs, rather than the fulfillment of essential ones, concepts of livelihoods also become entangled in this dynamic. (Ibid., p. 41). Thus, livelihoods are produced by the process of accumulation and humans become dependent on this process and begin to value these needs as "the wellspring of their existence" as articulated by Azmanova (Ibid., p. 41). It is because structures implementing the systemic imperative of competitive profit production are limiting and constraining that class agency then cannot be analyzed separately from these structures.

While agents within a given structural framework are not given total autonomy in their actions; they do however possess a variety of (potentially transformative) strategies that they may select from and enact. Following Bieler and Morton's (2018) argument, it is always the case that structures are instantiated by human beings, even if this may be the result of actions from the past, constraining and opposing social class forces in the present (Bieler & Morton, 2018, p. 44). Azmanova agrees and warns that "it is important to steer away from the rather enigmatic way in which the "structural dynamics" of capitalism is usually discussed, with structures having the connotation of

something that lies under the surface and stands beyond our grasp and control" (Azmanova, 2020, p. 41). In other words, structures do not fully determine agency in the present and are potentially subject to change. Within a given structural configuration, social classes have the option of selecting from a constrained range of diverse strategies. The act of determining which strategy to embrace within a specific structural framework takes place in processes of class struggle (Bieler & Morton, p. 45). I thus argue that agency – whether more or less radical – lies within struggles (decisions and strategies used) against the effects of precarity and its underlying dynamics. In this sense, while precarity may transcend traditional class boundaries, the ways in which individuals and groups respond to it remain deeply shaped by their class positions, institutional embeddedness, and access to organizational resources. Rather than discarding class, this thesis proposes a reframing of class agency under conditions of generalized precarity – one in which contestation is shaped both by material position and by shared temporal and affective conditions resulting from living precarious lives.

What can then be considered a struggle? Struggles include forms of resistance, dissent, disruption or alternatives to the existing form of the social relations of production (Bonfert et al., 2022). In considering what can and cannot be categorized as struggle we should avoid arrowly conceptualizing agency exclusively as discrete episodes of protest or by measuring agency by the impact of any one moment of dissent or resistance. Agency certainly includes moments of (dis)organized protest or concrete moments of societal reaction. However, moments of agency should also be accounted for as a multiplicity of actions such as contestation in the workplace or social movement mobilization around issues attempting to create new social relations that are often considered to be out of the focus of political economy. That is, events that are not considered related to processes of production, organization of labor or the state (Ibid., p. 19). Protests such as the Black Lives Matter movement around the legitimacy of police violence and racism, Fridays for Futures around ecological issues or the #MeToo movement on impunity and violence against women can seem not to have much to do the political economy but in fact, these movements constitute some of the most notorious examples in which people have expressed grievances and subjectivities that – while superficially disconnected to government policy – are deeply rooted in the global political economy, specifically austerity policies and the aftermath of 2008 crisis "recovery" (Della Porta, 2015; Della Porta & Portos, 2020).

As Fernández et al. (2016) argue, categories such as "resistance" are not simply defined by a set of intrinsic values or rigorous definitions. The category of resistance can adopt a relational approach in that it can, on the one hand, be useful to categorize objective practices based on material reality, and on the other, be defined by subjective

perspective. It can be guided by subjectivity insofar as the answers to the question of what is being resisted, by whom and why are relational and circumstantial. “The category of resistance can thus be used to describe both individual and collective behaviors, direct confrontations or practices that draw "lines of flight", energetic or hidden protests, traditional or innovative and unexpected oppositions” (Fernández et al., 2016, p. 14). The category of resistance can also serve to illustrate and give meaning to the resulting (conflicting) moments in the development of productive forces. It is a category that can be useful to grasp the subjective moment of resistance and make visible the objective structures of capital in each time of its technological development (Ibid.). It can be mobilized to provide meaning to dynamics of new class composition, but also to illustrate processes of class fragmentation and hierarchization. As such, “resistance” is a category which can be politically plastic or malleable. "Resistance" therefore contains a great heuristic potential not only because it describes, but also because it informs us about the object that it categorizes and the subject that produces the categorization (Ibid., p. 21).

In sum, the objective of this chapter is to identify points of struggle and trace how precarious subjects enact agency within the constraints of totalizing capitalist precarity. While systemic, structural and relational domination shape the conditions of possibility, precarious workers do not just passively endure. Instead, they contest these dynamics in ways that are often fragmented, contingent, and shaped by their sectoral positioning and lived experience. As Fernández et al. (2016) states, resistance is not a fixed category but a relational and context-dependent phenomenon. It spans visible and hidden acts, collective or individual behaviors, and may draw "lines of flight" that disrupt dominant social logics. This plasticity does not dilute the significance of struggle but rather reveals how agency is situated: it reflects the diverse and often improvised tactics through which subjects attempt to reclaim control over their time and social worth. In this sense, resistance not only exposes the contradictions of capitalist development but can also serve as an entry point for rethinking class composition, solidarity, and the potential for transformative politics.

In the previous chapter, I established that the lived experience of precarity is expressed through what Apostolidis (2020) calls desperate responsibility: a politically individualized burden to sustain one’s livelihood under conditions that impose contradictory temporalities of continuity and disruption. This creates a desperation-inducing form of responsibility, as individuals are held accountable for meeting demands that are structurally impossible to fulfill. Building from this embodied experience of precarity – and acknowledging that agency must be understood as emerging within the structural conditions that produce it – I turn to my case studies in

the banking and care sectors to examine where and how worker action is enacted. Before exploring the specific forms of action workers take in response to their conditions, I will outline, following Azmanova (2018), the trajectories of domination that characterize capitalist social relations. This framework allows me to situate the injustices suffered by precarious workers – whether systemic, structural, or relational – and to assess how their actions contest these forms of domination.

II. Three trajectories of domination and the paradox of emancipation

To trace the actions of the subjects of this study, I resort to Azmanova's framework on the trajectories of domination (Azmanova, 2018). The purpose of this framework is to understand the distinct forms of domination that take place within the capitalist social totality. Further, this framework will serve to illustrate where specific worker practices or struggles against their precarious circumstances are aimed at. My intention cannot be further away from judging the actions of subjects as better or worse, more or less effective against the dynamics of capital. This would inevitably lead me to fall in reductively considering struggles in terms of impact. Rather, the purpose is to establish and understand the relation between specific practices workers apply and the structures that constrain them. It is at this point where we can acknowledge and identify their potential for disruption or subversion or otherwise be framed as politically debilitating and the seemingly necessary result of precarity. In other words, this conceptual framework can provide a useful tool to understand the depth to which precarity indeed is politically debilitating and produces vulnerability and simultaneously provides spaces for alternatives.

In the search for emancipatory practices and stemming from the definition of capitalism as a system of social relations with systemic and structural dynamics, Azmanova traces three forms of capitalist domination: relational domination, structural domination and systemic domination.

Relational domination refers the "the subordination of one group of actors to another due to power asymmetries – asymmetries resulting from the unequal distribution of society's material or ideational resources (e.g., wealth, knowledge, recognition)" (Azmanova, 2018, p. 71). That is, the state of being subjected to the power of another by said other's ability to exert subjugation (an actor's possession of relational power). Relational types of domination tend to be expressed in the forms of inequality or exclusion and can be reverted through equalizing power asymmetries via

redistribution of material and ideational resources such as wealth distribution or political inclusion (Azmanova, 2020, p. 51). To illustrate, because the stratification of risk and opportunity have increased significantly, the institutional aggregation of social risks to society in the name of national competitiveness has successfully allocated opportunities for wealth creation only to reduced national enterprises. Consequently, this has shifted the distribution of life-chances and their successful obtention via the labor market. Thus, what surges is a line of injustice from the unequal access to the labor market, as well as the ability to exit it voluntarily in a context of insufficient available (good) jobs. This creates disparities among social groups and relational forms of injustice which create conflicts among these groups. For instance, tensions arise between classes, the rich vs. the poor, racialized minorities and women vs. privileged white males, or European working classes vs. Asian and African working classes. However, focusing exclusively on the distributive aspect of justice obscures the structural dynamics that determine how both ideational and material sources of life chances are produced and distributed. One may then ask, how do certain redistributive outcomes come to be and what enables certain actors to possess relational power over others?

These questions allow us to dig deeper into forms of structural domination, which pertain to how structures of the social system affect participants' life-chances. This "concerns the constraints on judgment and action imposed on actors by the main structures of the social system, the institutions through which the operative logic of the system is enacted" (Azmanova, 2020, p. 53). Forms of injustice from structural domination are produced by the specific social institutions that enable the competitive production of profit. To recall, in capitalism these institutions are the private ownership of the means of production, the market as an instrument for economic governance and the "free" labor contract. As the integration of people in society is reliant on these structures, injustice appears as their incapacity to take control over these institutions and change the systemic rules by which they abide. When the attainment of basic rights such as healthcare and decent education are only accessible through the institution of the labor contract, social harm is inflicted upon those who cannot access the labor market causing a constraint on action of subjects who wish to secure basic rights. In this way, social structures and the way they are configured become themselves the enabling conditions of relational domination i.e., the asymmetrical distribution of power among actors (Azmanova, 2018, p. 72).

The last form of domination corresponds to the systemic dynamic of capitalism, which refers to the logic under which all members of society are subjected to – the competitive pursuit of profit (Azmanova, 2020, p. 160). The systemic dynamic of

capitalism molds the lives of members of society and incorporates this systemic logic in what they understand as social and personal achievement as well as self-worth (Ibid., p. 51). Thus, it is the successful pursuit of profit through competition that is understood as a successful life. The social harm of injustice under systemic domination thus goes beyond the unequal distribution of social advantage or disadvantage because it is inflicted directly by what counts as a social advantage or disadvantage. Articulated by Azmanova, "a valid source of suffering on this plane of injustice is not the unequal distribution of social status, but the system-specific definition of social status" (Ibid. p, 52). In other words, critique from this perspective should not be directed at distributive outcomes of power resources nor the structures that effectively distribute them but to what counts as a resource. This in turn affects all. Both the privileged and disadvantaged by the asymmetrical distribution of power are subjected to systemic domination. In the Marxian understanding of domination, it is in Marx's thesis on alienation, i.e., the estrangement of individuals from their human nature – what he called "species being" – where he speaks of the consequences of the subjection of all to the profit motive as it imbues all areas of human existence (Marx, 1844). As noted by Azmanova, although Marx only speaks of alienation as a product of wage labor, we must also consider that the consequences of the competitive pursuit of profit are suffered by all members of society, including owners of capital, who are not free from the constraints created by the competitive pursuit of profit (Azmanova, 2020, p. 52).

This theory of domination proposed by Azmanova allows us to perform a critique in three dimensions. Injustices of oppression that certain groups of actors exert over others (relational); the structures that enable them to exercise this power (structural); and the systemic sources of the specific oppression, beyond the groups who benefit from the uneven distribution of power (Amanova, 2020, p. 54).

Importantly, not all emancipatory practices free subjects from the three types of capitalist domination. As these forms of domination intersect and are intertwined, the separate resolution of one of these forms may lead to the exacerbation of another. This is what Azmanova has called the "paradox of emancipation" (Azmanova, 2019). For instance, attempting to solve the contradiction of labor commodification (systemic domination) by superficially eliminating the asymmetries of power through redistributive policy (relational domination), i.e., income distribution (such as UBI schemes), improvement of labor protection or overtaking the means of production (structural domination), would not directly address the overarching systemic logic which characterizes capitalism and could in turn, legitimize it, making its operative logic – the competitive pursuit of profit – legitimate under different configurations of the structures ordering the systemic dynamics of capitalism (Ibid.). Thus, what

Azmanova accounts for as radical practice is engaging in practices that oppose the competitive production of profit, the operative logic of capitalism under which all the rest are subsumed. As she clarifies:

"It would not be sufficient to offer remedial solutions such as wealth redistribution to harm incurred by relational and structural domination. We need to focus our attention on the way the very constitutive dynamic of the system is instantiated in structural domination and expressed in relational domination. In other words, what is at the root of much of the suffering related to impoverishment, reckless management of the economy, political corruption and environmental degradation is the competitive production of profit" (Ibid.).

Building on Azmanova's (2020) distinction between systemic, structural, and relational forms of domination, this research provides and understanding the radical potential of social struggle under conditions of widespread precarity. Rather than assuming a singular path to emancipation, I explore how different manifestations of desperate responsibility – shaped by the specific productive logics of each sector – generate distinct modes of political agency. In both the domestic and care and banking sectors, workers navigate their own particular configurations of subjugation. Accordingly, the forms of resistance that emerge are necessarily embedded in these differentiated contexts. At the same time, I also pay attention to the commonalities across sectors, particularly those contesting the systemic logic of the competitive pursuit of profit, which drives the broader process of precarization.

The aim is not to privilege one form of resistance over another, but to situate each within the wider trajectories of domination they address, whether they challenge the deep systemic imperatives of capital accumulation, the structural conditions of labor regulation and segmentation, or the relational dynamics of workplace control and alienation.

III. Agency in the banking industry

As detailed in earlier chapters, the banking sector in Spain has undergone severe structural transformations in a macroeconomic context of low interest rates, increasingly demanding regulatory frameworks and the need for business model transformations in order to remain profitable and face competition against emerging (digital) agents (CC.OO Servicios, 2022a; Cruz-García et al., 2018). The decreasing interest rates and sharpened competition from new digital competitors in combination with the diversification of activities of traditionally specialized banks has pushed the banking industry towards new business models to maintain and grow their profit rates. In these processes, the industry steadily retreated from its traditional operations in favor

of new and innovative forms of producing short and middle term profits by increasing the activities that generate fee and commission income (Maudos, 2017;Tortella & Ruiz, 2013, p. 172).

Beyond the shifts in the business models, financial services firms have opted for cost optimization (reduction) strategies to remain competitive, specifically at the expense of their workers. Cost reduction strategies have resulted from a progressive process of mergers and acquisitions and a process of (partial) digitalization which have one the one hand reduced the number of market competitors, increasing concentration of the market (Cruz-García et al., 2018) and on the other, reduced the number of necessary staff. These processes have justified the reduction in staff and the closure of offices. The increasing regulatory demands for quality compliance and consumer protection, the decreasing numbers of staff and increasing productivity rates, have altogether significantly risen the workload per employee (CC.OO Servicios, 2023, p. 2). These developments have also negatively influenced banking services users and clients, especially those more vulnerable to digitalization as their access to technologies and therefore to basic financial services.

Simultaneously, since 2009, the banking sector has received more than 54 billion euros from the Fund for Orderly Bank Restructuring (FROB in Spanish) and the Deposit Guarantee Fund of Credit Institutions (FGD in Spanish) (Ibid.) which are public credit institutions in place to aid the recapitalization of financial institutions and the protection of client's deposits (FGD, n.d.; Garzón Espinosa et al., 2018, p. 91). To date, out of the 54 billion euros borrowed, the state has only recovered slightly over five billion (CC.OO Servicios, 2023). Further, the commencement of the year 2023 in the financial sector witnessed unprecedented profits, attributed to the reduction in administrative expenses stemming from adjustments in its personnel and branch infrastructure. The six financial entities listed on the IBEX 35 index concluded the initial half of the year with a total pre-tax profit of €8,191 million, a surge of 69 percent compared to the previous year. Future forecasts also seem to be indicating a trajectory towards growth stabilization in the latter half of the year and extending into 2024 and 2025, a trend propelled by diminishing inflation rates, escalating wages, and the robustness of the labor market (Ibid., p. 3). At the same time, the sector's banking offices network has seen a further reduction of four percent compared to the previous year and a two percent staff increase from 2022 (ibid., p. 4). In the last decade however, there has been an overall reduction of 31percent of the jobs going from 291,360 in 2009 to 199,218 in 2023.

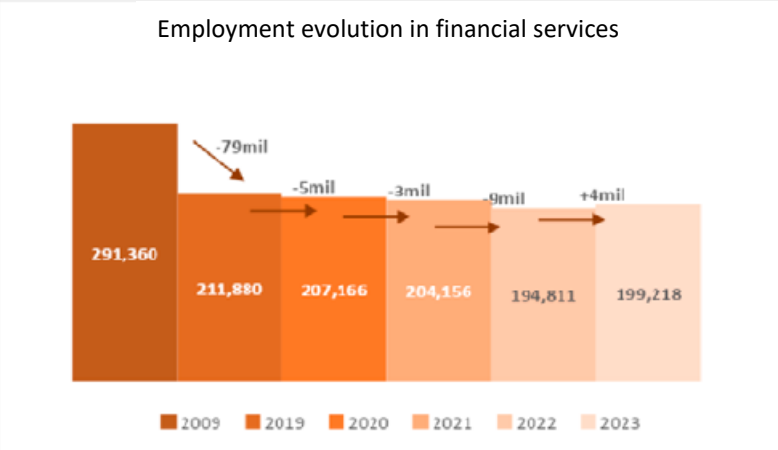

Figure 3 Source: CC. OO El valor de las personas. Por un modelo laboral sostenible. Sector financiero (2023)

Another relevant development in the sector is the increase in self-employed workers. The rate of self-employed in the sector reaches a mere 3 percent thus remaining marginal in contrast to standard employment conditions in the sector (Ibid.). However, this rate doubled since 2009 because of the industry's restructuring process and adherence to new business model based on commercial activities of unrelated banking products and services such as the sale of phones, cars, televisions, home insurances and other products not traditionally linked to financial services. While marginal in numbers, the process of externalization of labor contracts and the impulse to drive people out of office work to become self-employed as financial services sales agents is significant. Through this externalization mechanism, the industry pushes workers to the status of external service providers and excludes them from labor rights associated with working within a firm. Thus individualizing further their responsibilities to provide services while the burden of protecting these workers under collective bargaining agreements if offloaded from firms (Bologna, 2006).

Overall, the financial services sector is doing well, specifically its most powerful firms, who have enjoyed and continue to enjoy a healthy solvency and liquidity for the last decade. The industry's top competitors are thriving thanks mainly to the restructuring of the industry in favor of increased concentration and the decreasing standards of labor conditions and the heavy public funding they have received in response to the economic crisis of 2008.

To sum up, the new environment that has taken shape in the banking business because of the fall in interest rates, the recovery of economies, regulatory requirements and growing competition, have obliged entities to react in order to maintain their profitability levels, adapting their business models towards higher competitive pressures. This can be seen by comparing the composition of current balance sheets

with those before the crisis, and by analyzing the structure of their revenues. In this context, the composition of the balance sheet has also changed in Spanish banks (less weight of credit, growing importance of investment in public debt, greater financing through deposits and less through recourse to the wholesale debt market, greater capitalization, etc.) and the relative weight of non-interest income has increased, with the importance of fees and commissions for the provision of services (Maudos, 2017).

These trends in the sector have contributed to increased competitive pressures overall, as I argue here, in an especially acute manner on banking staff, with the heavy lifting of the pressures put on commercial banking employees. The banking industry reduction in staff and physical offices in combination with increased competitive pressures driven from the processes of market concentration, digitalization and new regulatory frameworks have heavily increased workloads, working hours, the blurring of defined tasks and subjected employees to increased managerial and disciplinary pressures. The increase in intensity of work and longevity of the working day is a direct consequence of the evolution of the sector, which has increased worker's responsibilities with the firm and their job but simultaneously decreased the necessary resources to carry out those responsibilities. This resource is most commonly time, which is never sufficient to comply with required tasks. These shifts have produced powerless workers as they find themselves incapable of achieving or completing their tasks in what they have mentioned to be a "professional way" – that is, in the fulfillment of ethical and/legal requirements.

Consequently, work often permeates non-working times and pushes the stress effects of work beyond the working schedule, whether that is for the continuation of productive activities or because individuals cannot mentally or physically disconnect from work. We have seen examples of workers tending to their working devices such as phones or computers to deal with clients after their working schedules on the one hand. On the other hand, even when they aren't being productive, the intensity with which they have had to work during their official working hours pushes exhaustion, stress or anxiety beyond their official schedules, limiting their capacities to do any other activity other than recovering from work. The burden of work in the financial services sector produces both physical and emotional exhaustion and has an increasing toll on worker mental and physical health (CC.OO Servicios, 2023, p. 16). As such, we can see the effects of precarious work in the sector expressed in the form of bodily sickness and psychological distress. Despite the clear unsustainability of these working conditions tied to the developments of the sector, how is it that employees endure these circumstances and what is it that they do about it?

To achieve consenting or complying employees, the sector uses concrete devices that promote a paradoxical bind between subjective self-activation and active coercion. On the one-hand it utilizes managerial discourses and devices such as productivity targets, which promote intra-employee competition and embody ideals of autonomy, freedom, and collaboration, with the main goal of voluntarily involving individuals in the idiosyncrasies of their employment (Armano et al., 2022, p. 33; Linhart, 2013). Contemporary management relies on employee self-motivation and commitment to organizational culture by emphasizing individual ego (Linhart, 2013, p. 77). The competitive demands of the sector and the strategies employed to uphold them (such as managerialism, digitalization, downsizing, internal employee competition, target-oriented productivity, assertive managerial approaches…etc.) function to compel employees to self-motivate by demonstrating to both themselves and others their superior abilities, their capability to fulfill all expectations, achieve company objectives, and tackle the challenges embedded in their jobs on which often, their self-worth is valued.

On the other hand, the banking industry also uses coercive mechanisms to maximize employee productivity. Devices such as aggressive management styles, hyper surveillance and worker control as well as endless commercial pressures force workers to push the levels of productivity resulting in increased overwork, psychosocial distress and manager-employee conflicts (Lloyd, 2020; Telford & Briggs, 2022). Managerialism in the organizational setting functions as a technology for employee control (Fleming, 2015, p. 86;106) to implement "unscrupulous" strategies aimed at maintaining the firm's competitive edge over other entities (Telford & Briggs, 2022, p. 66; Lloyd, 2018). As a result, we find a series of indicators that illustrate the generalized state of unease, stress, apprehension, unhappiness, and increased pressures to meet performance goals.

As mentioned in prior chapters, in 2022, the Comisiones Obreras (CC.OO) union conducted a work climate survey to all employees in the financial sector, to which 32.75 percent, i.e. 49,123 people responded. The questionnaire, which is based on yes or no answers, provided little margin for a nuanced response to some very critical questions and thus remains a limited source of information. However, the survey stands as one of the most detailed documents on workers' specific predicaments in the sector. It asked questions regarding the heavy workloads; managerial pressures and coercion to force the sale of financial products; recognition of employees' work and insufficient pay in relation to efforts required; sufficient time to finish all required tasks; digital disconnection; emotional and physical exhaustion; motivation and dealing with customer responsibilities (CC.OO Servicios, 2023).

Their report, while methodologically limited, serves to highlight some of the most common issues concerning employees' working conditions. For instance, 81.6 percent of staff members considered commercial pressures (i.e., pressures to meet targets and sell financial products) to be "unbearable" (Ibid., p. 12). 57.9 percent of respondents have received some sort of coercion from higher ranked staff to sell, even if this meant breaching regulatory compliance norms (Ibid.). 85.5 percent of respondents considered that their work was insufficiently remunerated in relation to the efforts required from them (Ibid.). A further 93.8 percent of respondents answered that they did not have sufficient time in a working day to fulfill their required tasks, which included commercial activities, mandatory training, and administrative tasks (Ibid.).

As seen in the financial services chapter, the precarization of banking employees has to do overwhelmingly with being subject to competitive pressures from industry trends, the managerial control over their working days and a lack of sufficient time to deal with the totality of working tasks in order to carry out their jobs professionally which constitute different devices to ensure competitiveness in the sector. Given the concrete issues and limitations that workers in Caixabank must endure to comply with the sector's requirements and considering their expressed concerns I will highlight what they are doing about it, that is, how they are struggling – resisting or not – against their predicaments, if at all.

III.I. Individualized coping: drugs, therapy and "doing my best"

The recent industrial developments and mechanisms in place in the banking sector to ensure a competitive position have intensified precarity among working staff indistinctly of their positions. From higher-ranked managers to the most basic and least qualified position in the sector, most suffer the burden – to a higher or lower degree – of highly competitive pressures in a heavily concentrated industry. The way that the industry renders its workers individually responsible and thus precarious is twofold. On the one hand, it is reliant on discourses of subjectively self-activated individuals (Armano et al., 2022) and on the other hand, it uses active coercion through individualized targets, managerial discipline, intra-employee competition (Telford & Briggs, 2022). In this manner, the burden of industrial competitive pressures falls on the individual responsibility of its workforce.

In the first instance, workers' responses to high workloads, stress, and managerial surveillance are manifested as individualized actions in an attempt to cope. One of the most salient and repeated issues suffered by working staff was expressed as some form of stress or anxiety. This was mentioned by the totality of my interviewees. Further, when asking union members if they could comment on some of the most common

grievances expressed by the workers they spoke with at Caixabank, one respondent answered with an illustrative anecdote of his own experience:

> *"I've seen all my coworkers cry. People throwing up on Sunday nights. Or on Monday mornings when you get to work. I have experienced that on a personal level in the company. I don't know, I mean. The situations of anxiolytics, antidepressants are the order of the day."* (Jesus, union member of CGT and Backoffice services employee at Caixabank)

Indeed, the prevalence of anxiety or stress as well as negative effects on employee mental health is also registered as one of the most common effects of competitive pressures driven from not reaching company targets, managerial pressures and surveillance which provides workers with a general sense of never being enough (CC.OO Servicios, 2023). During their visits to offices as union representatives, José Miguel and Mariano often heard that the most common concern among workers was how unhappy and toxic the working environment had become, despite the high salaries and overall economic stability:

> *Interviewee 1: "I don't get it because we are people who have no problem making ends meet. But people are absolutely bitter. That's what strikes me the most."*
>
> *Interviewer: And what do they do about it?*
>
> *Interviewee 1: Medicate.* (José Miguel, commercial manager and CGT union member)

To cope with heightened stress, there seems to be a commonality in the use of psychotropic drugs such as anxiolytics or antidepressants among employees. Resulting from the acquisition process of Bankia by Caixabank and due to new job redundancies and duplicities, several workers have been forced to either accept new job positions and department changes as well as their new work requirements or risk being outsourced or directly fired. The adaptation to new job requirements has broadly meant higher workloads and higher exposure to stress. Mariano for instance, when forced to change departments between central banking services to commercial services would comment on his situation and the use of anti-depressants to cope with the changing job requirements:

Interviewer: So, what happened to you, that you were sent to the commercial services department, why was that?

Interviewee: Because there were too many people. In a merger there is always duplicity in central services. What they wanted to do with me, as with many other colleagues, was to outsource us, right? To slim down those central services. Because in the end the tendency is to outsource everything. So, they wanted me to voluntarily go to an investee firm to continue doing low value-added functions that I had been performing. I'd be in a 100 percent Caixabank investee, but I would not count as a Caixabank worker... That is, I would be in a company outside the parent company, and since I didn't want to leave voluntarily, I didn't want to be outsourced voluntarily, they threatened me. "Well, you should know that the option is that we send you to the (commercial) network". That is, you have that risk. I knew that it was very likely that they would send me, as they did in the end."

Interviewer: "And now, how are you handling this change?

Interviewee: "Well, I have taken it very badly. Very badly in the sense of not being able to sleep. My doctor prescribed me some antidepressants with sedative effects to be able to sleep. And well, in the end I am managing it with more natural pills, melatonin and so on, and with psychological therapy to try to digest all those changes and to properly manage the anxiety that the change of function had caused me as well." (Mariano, commercial manager and CGT union member)

Juan also mentioned the common use of medication among Caixabank employees which he attributed to the heightened pressures which, as asserted before, do not simply come from the recent merger with Bankia, but with the overall market concentration of the sector:

"People are on medication and with 'Sumial', or with anxiolytics, and there are plenty of them. Besides, it is a taboo subject. Suddenly nobody takes it, nobody knows anybody who takes it." (Juan, central services, Caixabank)

While data on the usage of drugs specifically at Caixabank or the banking industry are not available, there are alarming studies on the general usage of anxiolytics, sedatives, hypnotics and antidepressants at a national level. According to the Spanish medical and sanitary products agency (Agencia Española de Medicamentos y Productos Sanitarios – AEMPS), the consumption of Diazepam has increased by 110 percent in the last decade converting Spain in the country with the highest consumption of diazepam, currently the third most widely used benzodiazepine in the world (Reviejo, 2023). Further, the number of daily antidepressant users in Spain has increased from 67.9 thousand people to 98.95 thousand from 2011 to 2022 (AEMPS, 2022). Similarly, the use of anxiolytics and hypnotics has increased from 82.21 thousand users to 94.59 thousand in the period between 2010 and 2021 (AEMPS, 2021).

While these data cannot be directly attributed to the banking industry's increasing competitive pressures over the sector's employees nor to Caixabank specifically, there are several ties with the answers my interviewees mentioned on the use of drugs to cope with their jobs. In 2017, Secretary General of the financial sector of the Comisiones Obreras union (CCOO) Joan Serra stated the following in an interview for news outlet "El Confidencial": "There is a great deal of unease among a large part of the workforce. The use of anxiolytics is now commonplace in the sector, and there is little left of the tranquility with which many employees lived years ago. Competition has become fierce" (Brunat, 2017).

In "24/7 Capitalism and the ends of sleep", Jonathan Crary refers to the emergence and pathologization of new emotional states as a vehicle that has served to create new psychotropic consumer markets and medical products previously unneeded (i.e., antidepressants, antipsychotics, benzodiazepines, stimulants). "The fluctuating textures of human affect and emotion that are only imprecisely suggested by the notions of shyness, anxiety, variable sexual desire, distraction or sadness have been falsely converted into medical disorders to be targeted by hugely profitable drugs" (Crary, 2014, p. 52). The pathologization and medicalization of structurally emerging mental health illness has gone hand in hand with the deregulation and privatization of public health services and the devaluation of mental health as a work-related sickness.

Stemming from neoliberal policies, governments tried to find a way out of the economic crisis with cuts in public policies, eroding health structures and the promotion of privatization processes (Lamata Cotanda, 2017). Privatization plans for primary health care in Spain, since the economic crisis, have led to decreased numbers of medical staff and thus a worsened ratio of patients to medical professionals (FADSP, 2023). The consequence has been that medical services in primary healthcare now have

less time per patient and are thus compelled to solve issues that require deeper examination with a quick drug prescription (Vicens Caldentey & Fiol Gelabert, 2008).

As James Davies demonstrates in his book "Sedated, how modern capitalism created our mental health crisis", both governments and big business (specifically pharmaceutical enterprises) have, since the 1980s, promoted a novel – and very profitable – vision of mental health. A vision that "puts at its center a new kind of person: resilient, optimistic, individualistic and above all, economically productive – the kind of person the new economy needs and wants" (Davies, 2021, p. 12). Davies demonstrates that institutional and governmental approaches to mental health have been radically modified to meet market demands thus defining "healthy" as "employable". The blame of suffering mental illness has been put on individuals rather than on social or political environments. It is in this separation between mental illness and its systemic and structural roots, where big pharmaceutical corporations promote highly profitable drug interventions which sustain entire industries – from cosmetics, through fashion and to the pharmaceutical industry (Ibid.).

Pharmaceuticals have become modern solutions to occupational stressors or high-risk situations (Ballantyne, 2021, p. 17). While Ballantyne has researched the use of pharmaceuticals to manage occupation-specific stressors, workloads and work schedules and occupational risks in military and health care workers, the use of psychotropic drugs is consumed for similar reasons in the banking industry and can help explain how Caixabank employees individually cope with the stress and anxiety resulting from the precarization of their employment. In turn, these drugs reduce the suffering from work processes which keep them productive and thus employable despite the pressures they are subjected to. In other words, the prevalence of anxiolytics and antidepressants to cope with precarity related stress and anxiety in the sector illustrates how workers rely on job enhancing drugs to continue working.

Pharmaceuticals are a commodity targeted for individual consumption and which affect individual health, illness and risk (Ballantyne, 2021). As Ballantyne (2021) discusses, pharmaceuticals are used instrumentally "to support the worker at work, and to enable the worker to better "work for" the neoliberal economy – to govern oneself to become and remain competitive in the labor market". In a context where workers must self-discipline to sustain their livelihoods under extreme pressures from unreachable targets and heightened managerial control, their medicalization seems marvelous.

In this context, Crary (2014) characterizes our jobs in our present political economy as "a generalized inscription of human life into duration without breaks, defined by a principle of continuous functioning" (Crary, 2014, p. 8). We are

permanently rendered employable or ready to work and when our bodies fail this principle, we are incentivized through alternative means such as pharmaceuticals. In the case of my interviewees, anxiolytics or antidepressants contain a rather sedative effect to reduce anxiety and stress from overstimulation. However, examples of the opposite can also be found in stimulants such as coffee or Redbull to overcome exhaustion or the lack of sleep, insofar as they are consumed with the goal of keeping us productive and ready to work (Briales, 2019, p. 585).

Similar conclusions can be reached about interviewees who mentioned going to therapy or doing sporting activities in order to cope with work-related stress and anxiety. When asking Juan about how people cope with commercial pressures he replied:

> *Interviewer: What do people do about these pressures? Is there a way of dealing with them?*
>
> *Interviewee: Well… just knowing how to handle it. How? With all the bullshit discourses about stress. Keep to your working hours, do sports, forget about work once you're out of the office…* (Juan, central services, Caixabank)

Therapy as a coping mechanism was also mentioned on several occasions to cope with the pressures and the consequences of these pressures endured at work. Chema would express this in the following way:

> *"Yes. I mean, I've been to therapy to deal with this pressure. Because, for example. I have a girlfriend, and it affected me many times when we met during the week, and I was a little angry and maybe more crestfallen and so on. When I'm on my own, it doesn't even show because I'm on my own and such, but well, when you're with your girlfriend, she notices it. But I manage it more or less well. I mean, in the end, it's what I've been telling you, I try to go home giving everything I can, trying to do my best and that's it. I mean, I sleep well. I have no problems. But hey, it's true that it affects me and that I've handled it badly and that there have been things that I haven't liked and damn, it's shitty to be in a job where there are a lot of things... not a lot, but there are days that become very uphill, that there are many things you don't like or you see that you can't make it and such and that is fucked up.* (Chema, 27, B2B account manager, Caixabank)

These coping mechanisms illustrate how the responsibility of solving social and structural problems are oriented towards the individual, specifically as an individual failure and to be resolved through commodities. The case for drug use and psychotropic pharmaceuticals is but one expression of this phenomenon. Psychiatry and psychological disciplines have also flourished, offering individualized solutions which seemingly put an end or rather alleviate what is politically rendered an internal source of suffering. As Cohen puts it: "we now inhabit a world of psycho-politics, where the discussion of social and economic issues has been blurred out in favor of commodified, psychologized solutions" (Cohen, 2022, pp. 128–129). The inability to work has increasingly become synonym with mentally ill thus establishing an equivalence between "healthy" and "productive" (Ibid., p. 142).

Similar but slightly more isolated replies to what subjects did about the pressures they endured working in Caixabank included actions such as "eating to cope", "learning to prioritize tasks", "doing my best despite the pressures", "meditating or praying" or "trying to remain stable".

It may seem that individualized and commodified coping mechanisms serve to partially alleviate the symptoms of precarization of the Caixabank workforce, however, they do not do much else for the resolution or transformation of the drivers of their predicaments. Further, these solutions are meant to keep workers productive which can thus only reinforce the dynamics of precarization as these actions will only perpetuate their circumstances without endangering, disrupting, dissenting, or producing alternatives to the competitive pressures they suffer. As one interviewee put it:

> *"This work is not made for you to finish, but for you to suffer. So that you run as far as you can. This is a bit like Sisyphus. You push the rock up the mountain, but you know that the next morning the rock is at the bottom and you are going to have to push it again. I have seen people in my sector very crushed"* (Jesus, union member of CGT and backoffice worker at Caixabank)

The political economy of intensifying and expanding precarity results in a disempowerment of the worker as inability to cope, i.e., as a form of individualized responsibility and lacking resources to approach it (Azmanova, 2022). By coping through strategies and actions that help prolong the situations they stand in, subjects are partially alleviating their suffering, but solely with the purpose of staying bound to the conditions which make them precarious.

As competitive pressures intensify for Caixabank workers – due to reduced staff numbers, increased distribution of workloads, digitalization processes, heightened

regulation that shifts company responsibility onto individual employees, and the externalization of services – the individualized resolution of these broader social issues is precisely what the current labor configuration in the sector desires. This is because these so-called "resolutions" resolve nothing. Instead, they ensure that workers remain productive through their own individual initiative. This also explains the company's emphasis on mental health activities and healthy lifestyles to keep workers functional and productive (Davies, 2021).

While these resolutions present instances of agency in light of worker's predicaments, they do not constitute a form of conscious struggle because they are not directed (intentionally or not) at the disruption, or resistance against the drivers of their precarity in any form. If we frame individualized forms of coping to dynamics of precarization in terms of the three trajectories of capitalist domination as identified by Azmanova (2018), we cannot state that any of these are being emancipatory nor radical. If anything, these actions indeed reinforce all three forms of domination. None of these actions question the structures or institutions in place which render the sector competitive. The competitive need for the sector to diminish its workforce, reduce costs through the transfer of responsibility towards its employees, and its strategies of externalization or digitalization are not questioned through these actions.

Further, considering that the distribution of material and ideational resources to secure livelihoods is increasingly dependent on scarce employment, and that coping with their predicaments will ultimately keep them productive and thus employed, their actions reinforce their position of power with regards to other populations who are unemployed or with regards to other sectors characterized by insecure employment. This ultimately reinforces relational forms of domination, distinctly separating them from other working classes such as care and domestic employees. With regards to the systemic form of domination, further from being questioned, the competitive pursuit of profit is necessarily assumed as part of the game and internalized through the core belief that these individual coping mechanisms will help workers stay in the game. As eloquently put by Michael Burawoy in his opus magnum "Manufacturing Consent", "one cannot both play the game and at the same time question the rules" (Burawoy, 1982, p. 81).

I will now look at other actions that workers take in reaction to their ongoing predicaments. Beyond coping with their oppression and the binding structures of precarization, what other actions exist that could constitute some form of challenge, dissent, or resistance to these existing structures.

III.II Union activity

In my interview with Chema, he explicitly told me:

> *"I was not at all union type of person and in Caixa I have realized that unions do help and so I signed up because everyone is a member. I pay quarterly fees to a union that is from Caixa especially (SECB). But I do it because in the end it is true, it is a reality that they help you in many things, you know? For example, if you want to ask for a mortgage tomorrow, who will manage it is the union, you know?"* (Chema, 27, B2B account manager, Caixabank).

There are many takeaways from this quote. In the first instance we could acknowledge the attraction unions have to workers who under other circumstances would not be engaged in union activity. The banking sector is – as described by other interviewees – quite an ideologically conservative one among the working staff, meaning that there is an aversion to unions and "worker's struggles". Thus, signing up to a union can also be simply considered an activity that every employee does because it can be advantageous in terms of access to information about one's condition as a worker. As such, employees may use unions instrumentally. For instance, they benefit from having someone explain basic rights such as vacation days or some of the specific rights they have as workers in the firm. Another example is that unions often help with information regarding the perks the firm provides for them such as reduced interest in mortgages obtained for working at the firm.

This contrasts to understanding the union as an institution of collective agency effectively struggling for better working conditions overall. This is clearly Chema's case when he mentions that what he values from the union is that they help him navigate the advantages of working in the sector such as obtaining discounted mortgages. Nevertheless, unionizing in Caixabank but also in the banking sector overall seems to constitute a common activity that banking employers sign up to, whether it is for their own advantage as workers within the firm, whether it is to obtain information about the new bargaining agreements or whether it is with the intention of engaging in organized struggle towards better working conditions. This does not imply, however, that unions are exclusively there for administrative purposes and there is a range of union activities that can be interpreted as struggling for worker's conditions. We have seen examples where union activity has engaged in traditional worker struggles, that is, in the fight for better wages, working conditions and worker control over the workplace.

III.II.I. Strike action: fighting for the wage

In march 2024, the banking sector experienced its first day of strike in 40 years after the sector's major unions CCOO, FINE and UGT failed to reach an agreement with the employers' association of the Spanish Banking Association (AEB) at the negotiating table of the new collective bargaining agreement that took place the week prior (RTVE, 2024). This new collective bargaining agreement is currently ongoing and happening in a context of massive layoffs (25.000 employees in the last five years) and the loss of purchasing power due to increases in the cost of living (16.1 percent in the last five years) while the banking industry has seen the highest earnings volume in its history: 77,697 million euros of net profit in five years with three consecutive record highs of 19,866 million in 2021, 21,049 million in 2022 and 26,373 million in 2023 (Bayona, 2024).

In this strike, unions have been principally asking for wage increases that were in par with CPI increases, with the goal of compensating for lost purchasing power of the last five-year period. Ultimately, while the collective agreement is still under negotiations to date, there has been a preliminary agreement signed at an 11,40 percent wage increase in the coming period of three years. This increase will be divided into 5 percent in 2024, a further 3 percent in 2025 and another 3 percent in 2026. The agreement was made between the members of banking group CECA (CaixaBank, Unicaja, Abanca and Ibercaja, among others) and, on the part of the unions, the agreement has been signed by Union General de Trabajadores (UGT), Comisiones Obreras (CC OO) and Federación Fuerza Independencia y Empleo (FINE), which represent 86 percent of the 55,000 employees of these entities (Gutiérrez, 2024).

Although not a majority union, the Confederación General de Trabajadores (CGT) in Caixabank have stated in internal documents that the agreement is "shameful for the workers and a lost opportunity". The union stated this wage increase was insufficient given the record profits and a strategy held by employers to buy "social peace" ahead of the coming shareholders meeting held in 22 March (CGT Caixabank, 2024).

Increasing wages, while not addressing the elephant in the room (market concentration, competitive pressures, heavy workloads, managerialism, digitalization…etc.) does not constitute a radically emancipatory action in itself but for the purpose of halting strike activity (Gall, 2020, p. 490). Further, as stated by CGT, the 11 percent wage increase agreed between majority unions and employers' association was a reduction from the initial petition of a 17 percent – 23percent increase – above the increase in the national CPI of the last five years. Ultimately, the agreed upon wage increases at 11.3 percent have served to keep union pressures on banking

industry down without compensating workers for the increased living costs despite record profits (CGT Caixabank, 2024).

The wage increase was a unified demand of all unions involved, albeit with disagreements and dissatisfaction regarding the quantities. Nevertheless, more issues present at the negotiation table also remain unaddressed and have caused important divisions among the different unions (Zuloaga, 2024). Several issues have also been left unaddressed such as reduction of yearly sales targets; increase in the number of scenarios in which workers could be relocated to different offices – which has been a salient concern as expressed by Mariano's personal circumstance; the commercial pressures and workloads; regulating telework; reduction of daily working hours or manager harassment among other elements (CGT Caixabank, 2024a). Further, in the latest shareholder meeting held 22 March, Gonzalo Gortázar, CEO of Caixabank mentioned that the workloads would not be reduced and while recognizing that commercial pressures were high, this was what ensured good results (Hidalgo, 2024).

What this experience illustrates is that collective organization in unions remains a form of agency with which certain actions from employers can be contested, even if limited and used instrumentally to the continued subordination of labor. While embodied in the fight for wage-bargaining, there is agency and worker power in control over the labor process. That is, workers can effectively stop work and demand better conditions (Nowak & Erne, 2024, pp. 406-407). Gregor Gall puts it the following way: "even if they play no direct and significant part in the struggle for socialism and even if their actions do not amount to any form of embryonic self-emancipation (as many may merely seek the recalibration of an existing de facto capital–labor relationship), there is an importance to their actions. This importance is to be found in contesting the seemingly new-fangled conditions of labor exploitation and to highlight, however weakly, portent for an alternative vision of how an economy can be organized (even where that does not equate to socialism) as well as the collective agencies that could bring this transformation about" (Gall, 2020, p. 486). In their case, negotiating for higher wages in the coming collective bargaining agreement and against the loss of purchasing power can be understood as such a struggle. That is, a struggle in which there is a recalibration of labor-capital relations, and which may not result in radical emancipation from the burden or precarious labor in the sector, but which nonetheless constitutes a site of struggle.

In Azmanova's framework of domination (2018) we could consider this a struggle against relational domination insofar as there is a fight for the improvement of material conditions with regards to workers' previous situation. In this case, worker's wages had been frozen and not increased along with national CPI, impoverishing them in the years

following the economic crisis. The Union's collective struggles over wage increases reduces this condition of impoverishment and thus improves their purchasing power with respect to workers in other sectors whose wages have not been updated to CPI increases. While this struggle is not a radical – that is, they do not present a break from systemic forms of domination – and will not liberate workers from the structures that make them precarious, it is nonetheless important to recognize that the sites of struggles do exist and how they are articulated in a context of increasing relevance of union activity in recent years, whether these are more or less weak (Gall, 2024, p. 4).

III.II.II. Struggle for worker empowerment in anti-precarity proposals

Further sites of struggle are articulated in the fight against commercial pressures and lack of manpower to ensure the accomplishment of the firm's goals. That is, the pushback against pressures to sell financial (or other) products and reach company targets through intra-employee competition and the reduction of the workforce to maintain current profits. These constitute the most salient issues among workers, recognized not just by the totality of my interviewees but also by all the majority unions (CC.OO, UGT and FINE-SECB) and by smaller unions as well (CGT and FIB). The issue of commercial pressures is a direct reference to the precaritizing dynamics of the sector as these pressures to sell financial – or other – products and the lack of time and workers (the necessary resources) to meet company targets are what put workers under severe stress and often pushes their worktime beyond their working schedule. These pressures are tied to company goals and ultimately, to profits in an increasingly concentrated market. That is, to do more and reach new levels of profit and growth with less resources, thus improving competitiveness.

The CC.OO union report on the state of the banking labor market constitutes one of the most detailed documents which address the issues of bank employees. I deem the proposals of this union and its report as a relevant document to analyze in terms of collective worker agency because the CC.OO union is the majority union of the sector (with most number of affiliated members). They have, along with the Caixabank union SECB, the most capacity to bargain and negotiate working conditions with the employer's association. Additionally, I argue that their 2023 report constitutes one of the most detailed documents in which not only the drivers of precarity are highlighted but which also contain relevant proposals to subvert them. Therefore, the report contains relevant elements of collective worker organization against the dynamics of precarization, even if the union acts in its own self-interest and preservation before directly confronting management.

Their report acknowledges the devices and mechanisms that enforce the precarization of the sector – decreasing availability of jobs and heightened competitive pressures – and has several proposals addressing them. In light of the issues highlighted from the psychosocial survey taken in 2023, the CC.OO union has a list of proposals that aim to ensure the "sustainability of the sector" (CC.OO Servicios, 2023, pp. 24-28). To highlight some of the most potentially transformative ones:

1. To increase the workforce as a countermeasure to the sector's restructuring of employment and thus, to reduce the heavy workloads, which is incompatible with worker mental health. They propose to do so through hiring staff that could cover administrative tasks, which constitutes a heavy burden on employees' commercial work. Additionally, they propose to renovate the current social contract about how to execute sectorial restructuring plans to incentivize intergenerational renovation. They also propose to hire "multidisciplinary substitution teams" in order to cover positions in all types of unforeseen absences (CC.OO Servicios, 2023, p. 24).

If, following Azmanova (2020), we understand precarity as a condition in which individuals are assigned responsibilities without access to the resources necessary to fulfill them, and, following Apostolidis, as a temporal contradiction where workers are trapped in a continuous present of urgent self-management and every day contingency, then we can argue that the measure described above could help mitigate some of this pressure. Specifically, by easing excessive workloads and reversing declining job availability. Such a measure may reduce the immediacy of desperate responsibility and allow for the reintroduction of temporal breathing room into workers' lives. That is, increasing the number of workers and redistributing the workloads would revert industrial trends at the cost of decreasing the firm's competitiveness – which thrives on ambitious targets and decreasing resources to reach them. This would not stop exploitation but could nonetheless decrease precarity through the alleviation of workloads driven from increased competitive pressures. While this measure seems unrealistic given the increased concentration of the sector and the clear drive of the past decades, it does illustrate that workers' organizations are aware that these sectorial trends are rendering the staff precarious and that this can indeed be reverted. With regards to unachievable or unspecific company targets, CC.OO proposes several measures:

2. Establish clear and achievable targets with adequate financial compensation for their achievement; set sufficiently in advance of the start of the period; that

cannot be modified in the middle of the period to which they refer; that are assigned by work centers not at the individual level; and that take into account the socioeconomic situation of the clientele (location of the office: rural-urban, downtown neighborhood-periphery) and the office's own staff: reductions in working hours, leaves, vacations, actual administrative load, performance of other functions by the personnel, etc. With regards to managerial pressures and control: commercial control should be without added pressure, proportionate and without increasing the additional workload due to constant reports and "Teams" meetings, which constitute a sterile and unproductive burden (CC.OO Servicios, 2023, p. 25). They propose to eliminate comparative business achievement rankings, which in turn are already forbidden by the EU MIFID II regulation directive article 24 (10) (DIRECTIVE 2014/65/EU, 2014).

The issue of rankings and targets has been highlighted by several interviewees as a mechanism which incentivizes “unfair” competition among employees. The perceived unfairness is produced because they are all evaluated through a single indicator without considering territorial differences in their customer markets. Hence the union’s petition to set targets that are tailored to the needs of the clientele and local demand and the transfer of the responsibility of target achievement to work centers, rather than individual employees. Chema mentions how unfair intra-employee competition is used to increase pressures on workers:

“You have a commercial efficiency indicator. Basically, in my case, for example, you are evaluated on five variables. One is assets, where we are measured on the number of assets we have financed. A TV, for example, you finance it at zero interest, but it is important that what you finance goes to that variable. Loans of all kinds, long term, short term, mortgages, etc... And then you have another variable, which is credit accounts. Basically, we only use that with company operations, when you sell a credit policy. And then you have a variable called "enjoy life" where they measure the sales of life insurances, general insurance and alarms; and they put it all under one variable. And all of that is commissionable. It's not the number that you've done, it's the commission that it leaves for the bank, the margin. And then you have new customer acquisitions and then the rest is the sale of (debit or credit) cards. That's the thing. And with that, what you do is that you fill in each variable, and you are compared with the rest of the workers of the entity, regardless of whether they are in the same territory as you. […] You cannot compare yourself with a person who may be in the Asturias area or in Galicia, where you have a bank that may be more predominant like Abanca. Or if you go to Barcelona where

everybody goes to Caixa. So that is how they feed all that pressure" (Chema, 27, B2B account manager, Caixabank).

Redistributing the responsibility of meeting company targets to a whole team or department would alleviate, to some degree, the responsibility attributed to individual employees for reaching company goals. Reformulating company targets and tailoring them adequately to customer specificities (be it geographical, socio-economic, or other) would also diminish the perception of unfair competition between employees as sales targets would be more closely aligned with customer demand and thus, less burdensome to reach.

The use of individual rankings as a device to put pressure on workers in combination with managerial control over their completion and pressure to sell, forces employees to incur into practicing "linked" or "cross" sales. This practice, prohibited by the MIFID regulation, is what legitimizes dismissal. In other words, to sell financial products and meet targets, employees are encouraged to participate in anti-regulatory activity – what my interviewees have called "malpractice" or "unprofessional behavior" – which puts their employment at risk. By reorganizing company targets and tailoring them adequately to their territorial capacity, the resources necessary to meet said targets and the targets themselves become more closely aligned and thus reduces the need to incur in "unprofessional" activity. This would decrease the number of times in which employees would feel pressured to engage in labor practices which jeopardize their employment and thus secure the continuation of their sources of livelihoods. Beyond this point, if the responsibility of meeting targets falls on departmental units or on the company – as suggested by the CGT union (CGT Caixabank, 2024c) – the responsibility of breaching regulatory frameworks would also fall on the entity and not individual workers. This would eliminate the burden and fear of dismissal of individual employees as the responsibility is transferred back to the firm. Reducing the fear of dismissal constitutes an empowering move as dismissal and the fear of not fulfilling (employment related) desired livelihoods is what drives workers to desperately assume heavy workloads.

Similarly, the CGT Caixabank union has also proposed the elimination of individual targets and their substitution for global targets as well as to distribute a linear payout to all employees based on corporate profits and dividend distributions. This is proposed in combination with the elimination of managerial coercive practices such as removing individual meetings, business follow-up sessions and calls as well as changing targets (CGT Caixabank, 2024c).

The issue of targets and managerial pressures are of the most salient concerns of employees along with heavy workloads and overwork. Whether proposals exist to effectively tackle these issues or not, all unions (majority and otherwise) are highly aware and all of them mention in some way or form that this is a prevalent issue among workers that needs to be addressed. The expression of worker dissent with issues such as heavy workloads, unachievable targets, and managerial pressures constitutes some of the most potentially transformative forms of collective agency that could be pushed within the sector. This is precisely because it addresses the devices and mechanisms that produce worker disempowerment and could alleviate relational domination and potentially address forms of structural domination. The third issue remarked by CC.OO is regarding poor mental health, a direct consequence of the precarization of the banking sector:

3. To tackle the issue of poor mental health among the workforce the CC.OO proposes to adequately attend to psychosocial risks such as workplace sickness. They propose the approval of company policy which promotes the workplace as a "psychologically healthy workplace". That is, to approve measures that protect workers from external aggressions, both from the point of view of health (consideration of client aggression as an occupational accident) and from the point of view of legal assistance (financed by the entity). To ensure the effective participation of the Health and Safety Committee in the development of everything related to the evaluation of psychosocial risks: survey, report, action plan, measures to be implemented, follow-up and control. Promote psychological assistance and emotional support, financed by the entity, to people who have taken a sick leave related to mental pathologies or have been victims of assaults, threats or violent acts related to the performance of their work (CC.OO Servicios, 2023, p. 26).

Measures on mental health prevention can be useful in mitigating the consequences and psychopathologies driven from the elements of sectorial competitiveness. However, these measures themselves cannot constitute a transformative politics without changing the material origins of deteriorated mental health. That is, without effectively eliminating the drivers of company competitiveness by hiring more staff, reverting market concentration dynamics, eliminating, or reorganizing unachievable targets to ones that are accomplishable and managerial practices of hyper surveillance, workers will not be free from the burdens of anxiety and stress, nor the prolongation or saturation of their working hours. Yet the political recognition of poor mental health

driven from heavy workloads, managerial and target pressures render the drivers of poor mental health and precarization dynamic politically salient.

The request for the firm to promote, finance and provide mental health assistance is yet another way to redirect the responsibility of amending mentally deteriorating work processes to the employer. For instance, considering client aggressions towards workers as a work accident and thus rendering these aggressions as a legitimate reason to opt for sick leave could provide a wider margin for workers to deal with unsatisfied customer aggressions and the ensuing anxiety over the uncertainty of potential aggressions. The responsibility is again relegated from individual workers to the firm even if this measure does not address the reasons why customers would retaliate against workers.

To recall, the prevalence of customer aggression on working staff has increased in the last decade precisely due to the reduced staff attending an increasing population which have financial needs. Beyond the lack of available staff to attend to clients adequately, workers also face retaliation from having to perform cross or linked sales which customers feel coerced to purchase. While a proposal obliges the firm to consider deteriorated mental health issues driven from customer aggression by financing and including these issues as labor sickness returns the responsibility from employees to employers, unless more staff is hired to address customer demands, these aggressions will likely not stop, no matter the legal assistance.

Another proposal from the report refers to working time, work-life balance policies and the right to disconnect. The conciliation of work time with personal and family life is becoming increasingly difficult for employees in the financial sector, given the demands of meeting targets, continuous training and professionally serving the clientele. As mentioned in other chapters, the heavy workloads and individual responsibility of workers to comply often forces these employees to push working time beyond their working schedules in an act of desperate responsibility. In combination with decreasing staff and insufficient digitalization processes, company workers are putting in more hours and not being able to disconnect digitally as they should. Thus, CC.OO proposes the following:

4. To encourage a culture of work-life balance by promoting a real digital disconnection in a time slot negotiated with legal representatives of workers and establish real and reliable control mechanisms on the part of the worker's representatives to improve compliance with the working day. Count a greater number of training hours as hours of the effective working day and extend flexible working hours in the different working days existing in each entity.

> Encourage teleworking and telecommuting as a means to help reconciliation, avoiding changes of residence due to office closures and facilitating rotational systems of voluntary assignment. Implement an internal mobility policy that prioritizes bringing employees closer to their homes and avoid unnecessary relocations. Conduct a study on the use of time, clearly establishing the time needed to perform the different tasks assigned to employees, adding extra time for unforeseen events, technical difficulties, lack of resources, emergency care, etc.

Setting limits and controls on working hours, in the context of commonly performing overwork due to insufficient resources to complete heavy workloads could be understood as a struggle for time. When work processes are featured by having to take work home and push your working schedule beyond contractual working time, often through digital means (company phone or laptop), setting working time control mechanisms and digital disconnection policies could help ensure that workers do not engage in overtime work. However, as with addressing poor mental health, if the drivers of the competitive pressures which disempower workers and push overtime work are not addressed, that is, the historical reduction of staff in an increasingly concentrated sector, then establishing time limits or flexible schedules becomes useless. In the CGT union, they have acknowledged this problem and make a reference to the obtention of an extra disposable vacation day in the coming collective bargaining agreement: "We welcome the additional day of free disposal but this point is the finger to cover the moon […] since you are not going to have your targets reduced, when you come back from your free disposal day you will have to sell the what you did not sell yesterday" (CGT Caixabank, 2024a). The CGT union nevertheless endorses the reduction of working time as a solid measure to deal with the precarization of the banking sector. They propose a working time reduction applicable to the collective bargaining agreement and to reduce it below the currently established 1680 hours of the prior collective agreement. This is to be done without reducing wages and followed by eventually reaching a 32.5 hour working week by 2026-2027 (Ibid.).

If the competitive pressures – the driver of precarity – in the sector are not addressed however, these measures would not effectively mitigate nor solve the issues at hand, despite all the discourse around "improving compliance with the working day". The proposals set by CC.OO can be adequate so long as all proposals are implemented simultaneously. That is, hiring new staff and distributing workloads, addressing managerial pressures to sell and establishing adequate and achievable targets. This would revert the disempowerment experienced by workers and would make sense of

policies that respect working schedules and heavy workloads. However, the question remains whether, despite these interesting proposals, unions can implement them or negotiate them in coming bargaining agreements.

The CC.OO union report as well as my in-depth interviews highlight well that workers are not only aware of the predicaments they endure and their origin, but also that there are certain proposals that can be applied to mitigate them and revert the effects of increased competitive pressures. The CGT union is not a majority union, however, their proposals push the boundaries even further – even if not the most detailed, as opposed to majority unions. Examples can be seen in how they refer to the loss of purchasing power and the negotiation over wage increases over the coming years. In their internal documents they propose not simply an increase in a 11 percent, as agreed in the coming collective bargaining agreement, but an overall increase of 30 to 40 percent for the coming four years (CGT Caixabank, 2024c). This would effectively recover the lost purchasing power of the last decade and account for unexpected CPI increases for the coming four years. Beyond what CC.OO has proposed, the CGT union also proposes to penalize area executives and territorial executives with the highest number of sick leaves among their employees in order to reduce the managerial pressures. This would bring accountability to managers with aggressive management practices and hyper surveillance, alleviating the pressures of commercial workers.

Importantly, while these proposals illustrate that collective worker agency in the form of unionism can recognize the problems of its workers and sector, it is still to be questioned whether they can effectively work to achieve their objectives through collective bargaining. Gregor Gall remarks: “notwithstanding a few individual small scale bright sparks […] labor and organized labor have suffered the blows of neo-liberalism and have been unable to construct an effective industrial or political counter-response to turn back the tide” (Gall et al., 2011, p. 8).

As illustrated in the financial services sector, the proportion of enterprise operating costs accounted for by workers has decreased significantly, thus guaranteeing competitiveness and new levels of wealth generation for the enterprises. In response to the neoliberal policy pack and its developments, Gall (2011) identifies four broad labor union responses and reactions “whether they are of the union’s own genuine volition, a result of extremely limited choices or grudgingly and reluctantly enforced upon unions is of some importance as well” (Ibid., p.9). He distinguishes a “terms agreement and support” type of response in which unions view neoliberal reform as a positive outcome and seek to successfully compete among the relevant companies, sectors or economies (Ibid.). The “qualified and conditional support” response, where unions

uphold that workers require sympathetic strategic state and supra-state action to protect themselves on the one hand, and on the other hand, for their employers and sectors to compete under fair conditions as well as to protect themselves from the negative effects of globalization and the race to the bottom (Ibid.). The third, he terms the "social democratic opposition" where unions aspire to enforce a policy and practice of opposition to corporate globalization and revindicate social democracy as an alternative in order to socialize – not abolish – the capitalist economy. "Here, market processes and outcomes are moderated to ensure some semblance of equality of outcome in terms of attaining social justice whereby not all considerations are reducible to the single issue of enhancing profitability (Ibid.). Lastly, the "socialist resistance" to capitalist globalization and the advocacy of socialism on a national and global level as the alternative. This last reaction would imply that workers organizations fight the abolition or significant reduction of the role of the market to achieve profits, rather than satisfying needs.

Importantly, not all strategies work in a distinct and uniform manner. It is more functional to mobilize these categories in a spectrum ranging from right to left as with time, unions may move from one pole to the other or create hybrids in response to internal or external dynamics (Ibid.).

As we have seen from the examples illustrated above, the sector's majority unions reaction to industry (CC.OO, UGT and SECB-FINE which represent 76.6 percent of worker affiliated members) developments have been mild. That is, they have not reverted the trend on market concentration and competitiveness, mass dismissals and office closures, nor the managerial pressures or use of company targets as performance measurement policy over the decades even if they acknowledge this as a salient political issue. Further, they have favorably pushed – based on the ongoing negotiations of the coming bargaining agreement – for a subtle increase in purchasing power after more than five years with frozen wages and continued impoverishment which will not fully recover the lost purchasing power nor ensure that they do not continue to lose more – given unexpected CPI increases. With regards to the psychosocial issues and the work environment survey which highlighted the problems workers face due to heavy workloads, managerial pressures and unachievable targets, the new bargaining agreement has incorporated two measures which include to "study and evaluate practices in the financial sector focused on improving and optimizing the work environment" and "best organizational practices in terms of working time, workloads and risk prevention" (CC.OO Servicios, 2024, p. 80). These measures do not effectively mean anything as they have not been translated into concrete measurable policies nor are implementable. Thus, while the CC.OO report and other unions such as UGT, CGT

or even the employer's union SECB acknowledge the problem industry workers face and may set a list of comprehensive and potentially subversive proposals, they are not binding nor reflected in the coming bargaining agreement.

Following Gregor Gall's (2011) criterion, these union responses to industrial developments could be considered, at best, a form of conditional support, as the only effective and successful struggle has been for mild wage increases in a context of unprecedented record breaking industry profits which, as highlighted in the CC.OO report also serves to keep workers productive (CC.OO Servicios, 2023, p. 4). We could consider this measure to be held in favor of protecting employees from CPI increases thus avoiding some of the negative effects of globalization and increases in competitive pressures. However, these changes in the coming bargaining agreement are far from being a "social democratic response" as there seems to be no attempt to socialize the economy – and ultimately serve to enhance the sector and make a "strong and solvent banking system" as suggested by the CC.OO report (Ibid.).

As suggested by Azmanova's (2019) paradox of emancipation, policies that adjust wages to increased living costs will improve the worker's condition at the expense of reinforcing the system in which the banking industry's labor is continuously squeezed.

III.III Collective dismissal and exit

Another common response to the precarious conditions of work at Caixabank, specifically in the context of the recent merger with Bankia in 2021, was to leave the firm. As Chema mentions:

> *"I have lived through a lot of turbulence since I joined Caixa because I have already lived through a Labor adjustment plan. In the end that's where the unions come in and do their jobs well. To give you an example, with the Bankia issue, I would tell you that 90 percent of the dismissals have been aimed at older employees and with early retirement plans and many wanted to leave"* (Chema, 27, B2B account manager, Caixabank).

During the merger process with Bankia in 2021, Caixabank was expected to cut down the labor force through a labor adjustment plan which would help them save 770 million euros (Ó. Giménez, 2021). The labor adjustment plan in this merger was to be recorded as the largest labor force reduction in the history of the banking sector (Ibid.). The plan needed to be negotiated and agreed with employers' associations. The reason why the ensuing labor adjustment plan was interesting in terms of worker's agency to leave was because unions managed to negotiate a dismissal benefits package good

enough for workers to voluntarily opt to leave, rather than having to force mass dismissals. Esther highlighted why she voluntarily opted to leave the firm:

> *"I decided to leave because after the merger, the adjustment plan negotiations started. The unions fought for our conditions to leave; you know how it is... After the merger, I saw how the dynamics of the CaixaBank company were very different to Bankia and you see how it moves forward. As much as I like my job and the teams, being from Bankia, at 56 years old and with my way of managing as well as the position I was in, because CaixaBank was betting a lot on digital banking, my position was going to become like candy and I knew it was not going to last long. But above all, what weighed most heavily on my decision was that I did the math and it paid off to leave. The quotas for workers over 56 didn't exist so my reading was that they didn't want us anymore. I also thought about what was to come in terms of work and it was not worth it" (Esther, former Zone Director, Caixabank)*

Esther referred to the conditions provided by the labor adjustment plan. That is, these conditions were what made it worth leaving, rather than continuing at the firm even despite not being at the official retirement age. Voluntariness in leaving the firm was achieved through successful union negotiations in which they got the firm to provide a dismissal benefit package if the exit was voluntary (CC.OO et al., 2021).

Under normal circumstances, leaving the labor market voluntarily – the main source to secure worker's livelihoods – would seemingly mean that those who opt out are not precarious. To recall, a person's capacity for voluntary entry or exit from the labor market constitutes one of the defining characteristics of being precariously employed (Azmanova, 2020, p. 145). In the case of Caixabank employees during the labor adjustment plan, leaving only became a viable option for workers because of the negotiated benefits, which was contemplated mostly as an early retirement scheme. This was Esther's case.

In my argument, enabling sufficiently good conditions through union negotiations so that adhering to the labor adjustment plan was voluntary, constitutes an example of worker agency and exit from precarious labor conditions even if it does not revert the trend of market concentration nor the precarious conditions of the sector overall. A key factor to understand is that, had decent exit conditions not been negotiated, thus providing workers with conditions to temporarily exit their employment, they would not have adhered and simply been forced out, as per the initial plan of Caixabank after the merger. In my interview with Ángel, he highlighted that the decision for many to

leave was made possible by the benefits pack, which pushed a larger number of workers to request adhering to the adjustment plan than the total agreed number of dismissals:

> *"An indicator to illustrate the general malaise is the data taken from the last labor adjustment plan that took place in 2021. The rate of adherence to the plan, especially among young people who are supposed to have job prospects, is very high. It was agreed among unions and employers that a total of 6400 people had to leave in the process, but 8246 voluntarily applied for it. The number of applicants for the labor adjustment plan under 52 years of age was 1089 people even though accepting dismissal would not imply early retirement. Still, young people were willing to adhere to the adjustment plan and leave. This is a general sign that no one can live here".* (Ángel, backoffice employee and CGT union member)

The compensation for voluntary adhesion to the dismissal plan would be distributed according to the group to which workers belonged to based on age and seniority. Group A was composed of workers aged 63 or older with a seniority at the date of signature of the agreement equal to or greater than 6 years. This group would be able to leave the bank with a severance payment of 20 days per year worked and those aged 54 and over are compensated with 57 percent of the annual gross fixed salary until the age of 63 (CC.OO et al., 2021, p. 14).

Group B was formed by employees aged 54 or older and less than 63 years old, with a seniority equal to or greater than 6 years. In this group, employees between 54 and 63 years of age are entitled to bonuses of €18,000 gross for those born in 1964 or earlier, €23,000 gross for those born in 1965 and €28,000 gross for those born between 1966 and 1967. This group received a discount on the minimum gross unemployment benefit and maintained their contributions to the company pension plan and private health insurance (Ibid., p. 14-17).

Group C was composed of working people aged 52 and 53 and with a seniority equal to or greater than 6 years. In this group, employees aged 52 and 53 receive seven annuities of 57 percent of the annual gross fixed salary until the age of 63 (with a special agreement with the Social Security until that age). They were paid an additional bonus of 38,000 euros gross, deducting the minimum gross unemployment benefit (Ibid., p. 17-18).

Lastly, group D were any other employees under 52 years of age or older than that age with less than 6 years of seniority. This group and those who have been with the company for less than six years, received a payment of 40 days of fixed gross salary

per year worked, with a limit of 36 monthly payments, and a bonus (23,000 euros for employees with more than six years of seniority and 13,000 euros for employees with less seniority) (Ibid., p. 18-19).

These conditions, negotiated with the unions, provided workers with an opportunity to effectively leave the firm without losing their source of livelihood, temporarily for those who would have to rejoin the labor market, and permanently for those who were able to achieve early retirement. In other words, the compensation scheme served as a temporary exit out of precarity, allowing workers to leave their precarious conditions voluntarily without losing their sources of livelihood.

What was deemed alarming by union members in this process was that there were 8.246 employees who voluntarily adhered to the adjustment plan, 27.8 percent higher than the agreed 6.452 dismissals. Additionally, 1.286 employees of all employees who requested adherence to the adjustment plan, that is, 15.6 percent of solicitants, were younger than 51 (Europa Press, 2021).

Ultimately, these union negotiations – while fruitful in allowing some workers to individually opt out of the firm and escape, even if temporarily, their dependence on gainful employment – have served as another mechanism to keep the firm competitive. The fact that the firm will save 770 million euros from the merger operation and has been able to reduce staff and close physical offices is a testament that the process of market concentration and firm competitiveness remains in place. There is no better proof than the fact that the fiscal year of 2023 provided record profits for Caixabank. For the workers this also means a continued precarization of their employment and the domination of work processes over their lives.

In sum, employees in firms like Caixabank have seen their workloads intensify, with blurred job responsibilities and excessive demands resulting from increasing competitive pressures. This has enabled a work environment characterized by high stress, anxiety, and a growing sense of powerlessness among workers, unable to meet corporate expectations within standard working hours. In answering what workers do about their predicaments, I have addressed instances of working agency and sought to find potential emancipatory practices. Among the actions taken by employees, many have turned to individual coping mechanisms, such as the use of psychotropic drugs (e.g., anxiolytics and antidepressants), therapy, and sports, in an effort to manage the psychological and physical toll of their working conditions. These methods offer temporary relief but ultimately serve to keep workers productive, perpetuating their subjection to the same pressures without addressing the systemic causes of their distress. They have fallen into the paradox of emancipation (Azmanova, 2019).

Further, many employees are unionized and contribute to collective forms of workers' struggles. Union actions, while mobilized through the 2024 strike and collective bargaining negotiations, have had mixed results. Wage increases were secured, but the most pressing issues – commercial pressures, unrealizable workloads, and deteriorating mental health – remain unresolved. This reflects the limitations of union strategies in addressing the structural drivers of precarity in the sector. The reliance on individual coping mechanisms, such as psychotropic drugs and therapy, further highlights the extent to which workers have internalized the responsibility for managing their precarious conditions, reinforcing rather than challenging the dynamics that disempower them.

Thus, in Caixanank, while unions and workers have made modest gains in negotiating better wages, the fundamental issues underpinning labor precarity in the Spanish banking sector persist. The highlighted coping strategies, combined with the limitations of collective actions, suggests that without a more radical challenge to the underlying market forces driving these transformations, the cycle of increasing workloads, mental health strain, and worker disempowerment will likely continue.

IV. Agency in the care sector

To recall from the previous chapters, the domestic sector in Spain contains the largest number of domestic workers in the EU (ILO, 2021b). Among these statistics, the sector was characterized by the large number of part-time work, 56 percent in 2022 (SEPE, 2022). The domestic sector also features an elevated percentage of migrant workforce. In 2024, registered migrant domestic workers stood at 164.631, representing 45 percent of the registered workforce. An important feature illustrated by migration statistics is that domestic employment represents the largest entry point to the labor market for migrant women in the EU (Gutiérrez Rodríguez, 2007, p. 65; Lebrusán Murillo et al., 2019). As per the national Labor force survey, in 2022, the number of workers occupied in the domestic sector were 543.900 which contrasts with the 373.685 domestic workers registered in the special social security regime, illustrating that in the sector, informal employment constituted above a 31 percent, mostly foreign. While these numbers are hard to measure due to the lack of formal mechanisms to count workers in informal employment, in a recent survey, the Platform for Full-Rights Household and Care Employment (Plataforma por un Empleo del Hogar y de Cuidados con Plenos Derechos) established the number of informal workers at 36 percent (ESOMI, 2024). When considering non-registered workers, the percentage of migrant labor increases from 45 percent to 62.3 percent (Díaz Gorfinkiel & Martínez Buján, 2021, p. 244) .

The high levels of part-time employment, the almost full feminization of the sector and the high degrees of both migrant labor and informality are not just specific to Spain. At a global level, domestic work is protected by laws that are easily and often circumvented and thus insufficiently implemented in practice. That is the case when laws are present. Globally, domestic workers are mostly not covered by labor and social security laws (ILO, 2021, p. 10). The weak or absent legislation of domestic labor produces high degrees of vulnerability among its workers and exclusion from social security or the formal labor market, commonly leaving workers to complete dependence on employers without options to negotiate the terms of employment and beyond that, to accept or tolerate abuses at work. The generalized lack of recognition of domestic labor thus often leads to: putting in very long or very short working hours; enduring below minimum wages; the lack of social provisions and legal coverage including unemployment benefits, dismissal compensation or the right to sick leaves; a lack of voice and representation; no occupational safety and health; and exposure to higher degrees of violence and harassment from their employers than in other sectors (Ibid. p. 24). These features render domestic workers extremely vulnerable and thus highly precarious as in most cases their jobs constitute their only source of livelihood.

As highlighted earlier, these features are a result of the historical shift that reproductive work took during the industrialization period. In the advent of the factory system and with the introduction of capital-intensive machinery and the dispossession of workers from their means of production, paid and unpaid work increasingly took place in separate locations. This shift promoted the household division of labor (Hermann, 2014, p. 97). The steady intensification of productive work at the factory to the marginalization of household work resulted in the artificial separation between productive and reproductive activities leading to the devaluation and non-recognition of the latter (Díaz Gorfinkiel & Martínez Buján, 2021; Hermann, 2014). The consolidation of this division favored a progressive devaluation of reproductive work through the tendency to relegate reproductive work as an innate activity of the female and the designation of this labor as absent of qualification and therefore undeserving of wages.

In tracing the historical trend in the division and marginalization of reproductive activity in the domestic service, we can see that in Spain, the conquest of social and labor rights took place later than in the rest of the economic sectors – which had made their main advances in the first third of the 20th century (Díaz Gorfinkiel & Martínez Buján, 2021, p. 243). An example of this is the fact that the different national labor codes, or labor laws, approved during the first half of the 20th century, systematically excluded domestic service from the labor relation (Panizo Robles, 2012). The

integration of domestic workers into the social security regime came late as compared to other productive sectors, in 1969 (León, 2010b).

Until 1985, with the approval of the Royal Decree 1424/1985, while included in the social security regime, the type of relationship between domestic service and employers was not considered an employment relationship. Further, even after its recognition, the conditions established for domestic service continued to separate the sector from other areas of work and placed its workers in an inferior position, specifically in regards to access to social security services and social provision for workers (Díaz Gorfinkiel & Martínez Buján, 2021, p. 243).

While regulations in favor of this sector lost momentum for some years, in the first five years of the 21st century, several factors came together to bring about a breakthrough in legislation on domestic employment. First, the State had taken the decision to reorder the various Social Security regimes into two single regimes, - the general regime and the self-employed regime – which required ending the special regime for domestic workers created in 1985. Secondly, the position that care, domestic employment and the immigrant population had acquired in Spanish society had propelled a longstanding struggle to modify the conditions of this sector. The presence of the domestic sector had become stronger, quantitatively and symbolically, favoring the visibility of its limited regulations and social devaluation. Lastly, the international arena created favorable circumstances to the improvement of the sector with the explicit involvement of the International Labor Organization (ILO). Specifically with the inclusion of domestic labor within the concept of decent work, which concluded with the adoption of the "Convention concerning decent work for domestic workers", establishing basic rights applicable to the sector and placing its situation on the international political agenda (Díaz Gorfinkiel & Martínez Buján, 2021, pp. 244–245).

Consequently, in 2011, the Spanish congress adopted two new royal decrees concerning domestic employment (1620/2011 and law 27/2011). The first modified working conditions of the sector established up to that time and the second redefined the elements related to social security protection, including employees in this sector within a special system of the general regime. While these policies brought domestic labor working conditions closer to the rest of the sectors. Two important and outstanding issues were left undone and which have constituted the main concerns of domestic workers for the last decade (Elizalde San Miguel et al., 2020). Those were mainly access to unemployment benefits and the regulation of employment withdrawal which determined that the employer may unilaterally terminate the labor relationship if a loss of trust is alleged (UGT, 2021, p. 28).

It was not until 2022, with the ratification of ILO convention 189 by the Spanish government and the subsequent approval of decree 16/2022 that these two main issues were not addressed. The implementation of decree 16/2022 and subsequent increase in labor rights constituted a fundamental move towards the reduction of precarity in domestic labor. This decree finally recognized dismissal compensation and the elimination of the figure of employment withdrawal. While these advances were celebrated by domestic services organizations – a result of their longstanding struggle, they have also criticized their insufficiencies (Forner, 2022).

The rights available to domestic services in relation to the rest of sectors in the general social security regime have still not been fully consolidated and fundamental points remain unchanged. These include effective mechanisms for controlling working conditions such as labor inspections; better regulation of working hours and the internal regime to put an end to the constant abuses reported by workers and to take steps towards their progressive disappearance; regularization of informal labor, which affects an estimated third of the sector; and, most importantly, the administrative regularization of informally employed migrants, a high percentage of whom are employed in this field (ESOMI, 2024, p. 7).

Related points that remain unaddressed are issues concerning occupational risks, which constitute another major area of discrimination and vulnerability for domestic workers. To illustrate, in their survey "Sexual violence against migrant women working in domestic and care roles", the "Por ti mujer" association gathered that 52.1 percent of the migrant women working in domestic and care service in Spain said to have experienced sexual violence at the workplace, 9 percent of which was reported (Polo Castillo et al., 2024, p. 51).

In relation to the occupational health of domestic workers, the 2022 regulation put an end to a flagrant discrimination, i.e., the exclusion of domestic employment from the Occupational Risks Law, whose Article 3 on the scope of action established that it did not apply to the special employment relationship of family home service. However, while the new disposition explicitly acknowledges that "within the scope of the special employment relationship of the family household service, workers are entitled to effective protection in terms of safety and health at work, especially in the field of prevention of violence against women" (BOE, 2022, article VIII); there are no established regulations on worker protection and specific control mechanisms, rendering this provision impossible to implement (ESOMI, 2024, p. 7).

Overall, the mechanisms in place in the Spanish legislative framework to protect and recognize care and domestic labor – despite important improvements – continue to produce great vulnerabilities, rendering the domestic workforce highly precarious in

contrast to other sectors. While this is the case for formally employed domestic workers, informally employed domestic workers endure much higher levels of vulnerability through the complete absence of labor protections and citizenship rights. Considering that informally employed domestic workers are mostly migrant, it is through migration laws and citizenship regularization laws that their predicaments become exacerbated, specifically considering the difficulties to obtain legal residence and thus the right to formal employment with the added benefits that entails. Due to the complete lack of bargaining power and availability of options that informal domestic workers have, the work they take on is not uncommonly in the "internal regime" of domestic labor. That is, workers have no other option but to accept living in their employer's household in order to obtain residency, rendering them available for 24/7 work and exposed to much higher degrees of employer abuse in all of its forms.

Despite the increasing regulation and labor rights improvements in domestic service the sector still contains high degrees of precarity. These levels of vulnerability situate workers in a high dependence on their employment for their survival obliging them to endure dismal working and living conditions to meet their responsibilities. The lack of time for anything else would suggest that there is little time for political struggle, however, below I will illustrate some of the ways in which workers have responded and organized against and despite their predicaments.

IV.I. Politicizing and organizing the struggle in domestic and care service

To address instances of agency in the care sector, I would like to delve a little deeper, once more on the life-story of Ximena because, I argue, her experience clearly illustrates the predicaments of domestic workers and the possibilities for their politization.

Because family connections mediated her migration and the payment of her trip, passport, food and accommodation, Ximena's employers did not consider her stay and services as work, but as repayment of a favor. Ximena needed to escape Mexico, and her family friend needed someone to care for her mother. Because the job was verbally agreed upon and subject to a favor, the nature of her job was ambiguous, while the responsibility to comply with her family and her employers was high. As she mentions:

> *"The idea was that I kept her (her friend's mother) company, but I ended up doing the housework, accompanying her, being her nurse, and also caring for her daughter because she had a mental illness, so it was like taking care of both of them" […] And I stayed there because I didn't want to let my mother*

down... How am I going to leave? Or how am I not going to take care of her? (her employer). And besides, she was old. In Mexico the idea we have of the elderly is that we must take care of them. We have to help. So it was a little bit like that". (Ximena, Care worker, Mexico)

The tasks, expectations and responsibilities expected of her were not clearly determined. This led Ximena to effectively assume full responsibility for the total care of her family friends' mother even when this wasn't stipulated. After three years, Ximena managed to obtain legal residency through marriage which allowed her to opt to search for employment in the formal labor market. However, despite having legal residency and citizenship, it was difficult to obtain a job that provided a contract. This led her to finally accept employment in domestic service informally despite her attempts to avoid it. She remained employed informally in two more family households for the coming seven years. During those jobs she faced below minimum wages, working long hours – 10 hour long working days for 600 euros monthly with the first family. From this family, she was also abruptly dismissed with no warning and no unemployment compensation. The second family also hired her informally to care for their child. She had to endure her employers coming back late from the agreed time of care. As she stated: "I had a check-in time, but no check-out time". All these abuses – below minimum wages, long working hours, uncertainty of tasks and extended working time – were rendered possible not just by the forced informality that Ximena had to face, but also by her dependence on employment and the lack of better alternatives in the formal labor market which were either unavailable or insufficient to make a living.

Finally, thanks to the individual generosity of one employer, who wanted to "do things legally" Ximena managed to obtain a full working contract. Still, despite finding a job in which she can uphold her working rights, contribute to social security and be eligible for compensation, vacations days, minimum wage, respect for her full working hours, she still finds that the family sometimes will not let her know when they are back, forcing her to stay and care longer for their child. As she mentions, staying ten minutes longer may seem a reasonable ask from an employer but ten minutes more could mean missing the subway or the trains. So, ten minutes may sometimes turn to an hour delay in getting home. This also speaks to the tasks not agreed upon and which are not accounted for in the working contract, such as the emotional implication of the job. Ultimately, Ximena recognizes that she is in a much better place with this family, working with a formal labor contract and guaranteed rights. While she considers herself "lucky" she recognizes the individual nature of this luck and the total dependence on

her employer's generosity to hire her formally, which constitutes a lingering issue for worker's access to the formal labor market.

Ximena's situation is all but paradigmatic. She broadly portrays the picture of what domestic service looks like. It is migrant, it is female, it is uncertain and insecure, it will push you to the informal labor market and still keep you vulnerable in the formal one. It may include working very long hours or very shorts ones in different jobs simultaneously. Despite the high availability of employment in domestic services, it is a sector characterized by poor working conditions because it is devalued politically so as to remain cheap (Becker et al., 2018, p. 363). The effect on workers in the sector is therefore a political devaluation and individualization of the responsibilities to sustain livelihoods through the mechanisms established in the above section. What is it then that Ximena does, given her situation?

Ximena expressed that having suffered domestic violence led her to want to tell her story so that her experience could serve other women.

> *"I lived through gender violence in Mexico, and I always wanted to do something about it. I always wanted it to mean something. Talking to more women. Especially in the circle where I have always worked (domestic service) I have always made ties with women, and we have always ended up making support networks where you talk and share stories and all this. This made me realize all the inequality that there was. But I didn't find the time or the way to do it and it was more or less then when I began. […] I also started studying social anthropology and that changed my mind about a lot of things. When I got married, I had things a little more secure too. Having papers, being able to do other things. Because when you don't have papers, you have the fear of going out on the street, of being stopped by the police, of a lot of things. Then you think that if you denounce you will be arrested for anything because you don't have papers. Now I know that I could have done thing even without papers. I could have studied without papers and I didn't do it either because I didn't know that you could study if you didn't have papers. So I left a lot of things behind and then at some point I said, well, I always wanted to study anthropology. So I enrolled in the UNED and got a degree. And I think that changed everything a little bit for me."* (Ximena, care worker, Mexico)

Getting married and being able to obtain citizenship through marriage was a key point for Ximena. This provided not only an additional income and economic security, but also the ability to access all sorts of rights and information she had not had prior to

this moment. Her journey to help other women led her to start and be present in several feminist movements. She started, along with other Mexican migrants, an informal organization called 3M (Mariposas Monarcas Muy Grandes) to protest for the high numbers of femicides in Mexico during the 8 of March feminist marches. She also contributed to organizing domestic workers to create informal mutual aid networks. One passage to highlight was the way she formed this group with other women:

> *"In the end, when you take the children out to the only park that exists, you meet all the women around there. And all the women who go to the park are the carers and not the mothers, so we had a little group there too. Later during the pandemic, it served as a support network because we did a lot of things with them. Afterwards the group kind of stagnated, but it was like an informal network. A lot of women were left on the street without work, so we were looking for ways to help them"* (Ximena care worker, Mexico).

The liminal spaces where workers carry out their duties such as caring for their employer's children in public parks create a moment to meet other carers, share stories, and organize solidarity between them. These spaces create what Suzan Ilcan calls mobile habits. That is, liminal spaces free from disciplinary norms that lead way to habits where people tend to act in particular ways, opening a path to a behavior pattern of manners and styles that has a degree of familiarity or even comfort. "People move from one place to another and, through motion, either they create a space on the margin or space itself induces or conditions a behavior pattern of movement. We may refer to these motor-activities as mobile habits: the gestures, dress, speech, and mannerisms that people either assemble in the formation of marginal spaces or are required to possess as they negotiate, occupy, or transform the margins" (Ilcan, 1998, p. 11). When asking Ximena how she approaches other women in these liminal spaces she answered with an anecdote about the parks and school she would take the child to:

> Ximena: *"We know each other among domestic workers. When you are in a park, there are cliques. The domestic workers, you spot them immediately because nobody talks to them. Because they are always with the children and no one talks to them, you can spot them very quickly. Inside the school you find them".*
>
> Interviewer: *"So how do you approach them, you just say hello, good afternoon?"*

Ximena: *"Yes, I see them around and I say hello, you are taking care of the child, right? And where are you from and so on. And in that school, we laugh a lot because the child has been there for three years. But I ask, you don't know anyone, do you? The first friend I had there suffered violence at her employer's house. And we still see each other but I don't work there anymore. But like that. And I ask, do you notice that the woman over there takes care of the girl over here? and the lady over there also takes care of her? and so on. And in the end, groups of parents are formed on one side and then we have our group. We also agree on which park to take the children to, or what time we are going, or what area of the park they are in. We go around, passing on information and supporting and creating a little support group".*

Interviewer: *"I find it very interesting that it is precisely in the spaces of exploitation that other spaces are created where caregivers get together because they have been expelled or marginalized from a place. And it is precisely there where support networks are created and where information about rights is shared."*

Ximena: *"Yes (laughs), parents hate me. They see me coming and it's like, here she comes again. They are like, don't talk to my worker. About the experience with this friend who suffered violence, we saw her on Sunday. After she left that job, four more workers went through that family. And we laughed because I asked her, did you talk to them? I told all 4 of them to be careful with the children's father. I did it because I think it is unfair that people like them, like the employers, first exploit a person and then abuse that person. So that women knows what's out there. And with the last one, she (the employer) didn't let me speak (laughs). It's like I approach the worker and then the mother appears. Sometimes things happen, I don't know. We take care of their children. People think that we caregivers have no training or that we don't know about anything because nobody talks to us... There is only one mother in the whole school, because there are workers who take care of different children of different ages. So there is only one mother who sits with us to talk or who shares the snack we bring with her son and the one I take care of. Only one woman in the whole school"* (Ximena, Care worker, Mexico).

As explained by Ilcan, "alternative ways of belonging can emerge from the margins and challenge the disciplinary spatial regimes that command bodies and prescribe fixed habits" (Ilcan, 1998, p. 23). In disciplinary spaces such as the household, domestic workers are assigned a location, given certain tasks – whether ambiguous or expected – and are ultimately governed by the employer as the central authority. However, it is in-between these spaces of (re)production and discipline where sites of change and transformation can emerge and create potential for the creation of sociable relations and increasing awareness of "outside practices" (Ibid.).

This practice closely reflects some of the strategies the collective space Territorio Doméstico uses to politicize other domestic workers. In a recent book published in 2021, they gather the set of experiences, practices and claims they perform as domestic and care workers with the aim of politicizing and subverting the devaluation of their work. "In our daily lives, at the bus stop or in the park, if a comrade meets a domestic worker, she invites her to the next assembly. Just by looking at each other we recognize each other, we know who is a possible companion in the struggle" (Pimentel Lara et al., 2021, p. 43). Based on the experience of Ximena, let me turn to the political claims and activities done by Territorio Doméstico.

IV.II. Reclaiming care as central to life

Today, Ximena is currently a militant member of Territorio Doméstico, a collective space born in 2006 for the struggle and empowerment of women, mostly migrant domestic and care workers. The purpose of their organization is to resignify the meaning of domestic labor and to claim their rights as workers, because, in the context of the devaluation and invisibility of the sector, they believe that domestic workers and their labor constitutes a space for struggle (Pimentel, 2019; Pimentel Lara et al., 2021). Starting from the fact that domestic and care service is "hard, enormous and invisible work: the work of caring for the lives of people and homes", they have created a space where they feel heard, valued, supported and fight to improve their lives as well as to build a more livable world for everyone (Pimentel Lara et al., 2021, p. 11). Their struggle concerns the recognition of labor rights as domestic and care workers, but also the visibility of care work which sustains life and thus the imperative need to reorganize care socially (Ibid.). The reason they call it a "space" for struggle is because it is a meeting point for several organizations dedicated to articulating common projects to give collective and self-organized responses to the precarity caused by the successive economic crises, against border policies and criminalization of immigration, the privatization of public services, the global crisis of care and other related struggles (Ibid.).

In Territorio Doméstico, members broadly articulate five distinct claims, summarized in slogans which are interrelated and respond both to concrete historical junctures and debates held since the inception of the organization. Further, they have developed a specific way of struggling with the available tools and practices at their disposal – that is, given their precarity. I will summarize their claims and the tools they use to contest their precarities below.

The first slogan and claim is: “Desde la lástima nada, desde la dignidad todo”, which can be roughly translated to “From pity nothing, from dignity everything”. This slogan speaks to the stigma domestic workers suffer. In the face of being rendered invisible, the denial of their rights, their knowledge and potency to act, they claim their struggles are a question of social justice, not charity or social assistance (Pimentel, 2019, p. 21). They aim to politicize their labor. It is articulated as a response to discourses of pity towards the migrant laborer, where the thought that their labor is something that has nothing to do with the rest of society, as if it were a misfortune that happens far away, is common. In transforming the discourse from pity to dignity, they claim that domestic labor can then be thought of as something that challenges and forces society to think about the economic relations between the "south" and the "north" and the migration and border policies that are useful to the perpetuation of their subordination. This is often visible when employers state that their domestic workers should feel fortunate or lucky that they are “generous” enough to provide them with a job and do the work required for them to obtain their residence cards.

As Ximena mentions:

> *“I think there is still a lot to do. To make people aware that they have a domestic worker. That we are not part of their family. We can have all the confidence, but we can't be treated with paternalism or anything like that. That we want our rights, our benefits and everything, because we are workers. They are not giving us anything for free. Many employers see domestic work as helping them because they just came and give you a job. They are not doing us any favors.”* (Ximena, care worker, Mexico)

The second slogan and claim in Territorio Doméstico is: “Se acabó la esclavitud. También en el servicio doméstico” which translates to: “Over with slavery. Also in domestic service”. This slogan refers to several elements of slavery that are latent in domestic labor. The first is the way in which workers are spoken to, as if they were the employer’s property. Phrases such as “my girl” or “having” a cleaning lady, commonly used to refer to domestic employees, infantilizes and reduces them to property. There

are also elements of slavery in the ways in which their labor and energy is claimed by the employer when worker negotiation is absent. They refer to the fact that they are rendered constantly available through the special regime for domestic labor, but also through the migration and regularization laws. They refer to the ambiguity of tasks and the presupposition that because labor is unqualified but must be "done properly" gives way for employers to ask for work as if it didn't consider the time and effort it takes to carry it out. As Pimentel et al. recount from their experiences with employers, "you'll have to take care of the children and if you have time, you'll have to clean up a bit". That "cleaning up a bit" turns into taking care of the whole house, with all its responsibilities, in an endless number of tasks (Ibid., p. 23). When workers are in the intern regime, that is, living with the employer, these elements are exacerbated because work becomes twenty-four hours, six days a week. Setting limits becomes difficult because you are at the employer's absolute disposal. Lastly, this slogan aims to discursively challenge the uniforms they are sometimes obliged to wear which carry symbolic meaning and separate them from the families they work with – as well as from the rest of society.

The third claim and slogan is: "Querían brazos, llegamos personas," which translates to "they wanted arms, they got people". With this slogan they aim to politicize and to recognize several aspects of domestic labor. The first is an affective aspect. The domestic worker's emotions are never considered, such as when the cared person and the carer have established affective ties. Sometimes the cared is old and eventually dies; other times, the cared is a child and is separated from the carer upon dismissal. These circumstances produce emotional turbulence in the carer which is unaccounted for but requires assistance. An important part of caring is precisely the emotional implication of the labor and part of its devaluation is the purposeful neglect of these emotions. Secondly, they also claim to be recognized when sick. Many domestic work-related sicknesses are unrecognized by sanitary authorities thus not allowing for sick leaves. Ximena accounts for this as well:

> *"Domestic workers suffer most from carpal tunnel, back and knees, and they are not recognized illnesses. If you go to the doctor, they don't give you sick leave. They rarely give you sick leave. Besides, even if you get sick leave, since you work taking care of dependents, you are forced to find you a different person to cover for you during your leave and then they'll fire you and hire someone else. A dependent person cannot be left alone"* (Ximena, care worker, Mexico)

As per the data on occupational safety and hazards, domestic workers report 6 times fewer occupational accidents than the average working person, and those who do are disproportionately Spanish with full-time contracts. In other words, these rights are not exercised by those who need them the most, but by those who can afford them (Marcos Barba, 2021, p. 28). When referring to the fact that it is people who come and not just arms, they are also speaking about migrations laws. They criticize that migration laws are less restrictive for entry of cheap labor in times when it is needed and more restrictive in times of crisis, that is, according the nation's productive needs (M. E. Giménez, 2018, p. 224; Pérez Orozco & Gil, 2011, p. 72). Further, they remind us that migrant domestic workers have mostly migrated because they have been expelled from their countries of origin, dispossessed from their lands, their sources of wealth and their means for survival (Pimentel Lara et al., 2021, p. 24). As Giménez illustrates, "the rise of rich and powerful class of working women in the advanced capitalist countries was made possible because of the exploitative relationship between imperialist countries and their colonies and neo-colonies" (M. E. Giménez, 2018, p. 315).

Territorio Doméstico's fourth slogan and claim is "sin nosotras no se mueve el mundo" which translates to "without us the world does not move." They articulate this slogan to manifest the idea that all human beings require care "as a basic human principle" (Pimentel Lara et al., 2021, p. 25). Further, they aim to criticize the increased commodification of care services at the expense of reducing publicly organized care, which has contributed to cheapening care labor to the detriment of working conditions. This is what they refer to as the global care crisis. "The way things are set up, without a public system that guarantees the right to care for the entire population, without us, the domestic and care workers, without the commodification and privatization of our work from our homes, there is no care for people. We are necessary and important" (Ibid.). Without this labor, paid or unpaid, public or private, in the household or beyond, the reproduction of society would not be possible. In capitalism, the market requires this labor to be devalued, precarious, feminized, poorly paid, or not at all, so that the beneficiaries can continue to be productive, and this slogan aims to recall this. This claim aims to further recognize care labor by asking why it is paid worse, subject to less rights, more invisible than most other jobs. What is more, they are struggling to push rights beyond the full incorporation of domestic service into the social security regime, the right to receive unemployment compensation, abolish the legal figure of "withdrawal", all of which leave workers completely vulnerable. They also claim the right for people to be cared for and the right of carers to be cared for, hence they claim the full social reorganization of the care system. They ask for the incorporation of a full public system of care, akin to education or healthcare (Ibid. p. 26).

The last slogan and claim they articulate is “politizar las ollas, las calles y los delantales” which translates to “politicizing pots, streets and aprons.” With this claim, they aim to politicize from a “radical critique which sheds light on the roots of our problems, the exploitation and oppression that women suffer in the private sphere and to manifest that care is fundamental” (Ibid.). They want to manifest that the instruments they labor with (pots and pans, aprons, mops, brooms, vacuum cleaners, trolleys, etc.) do not function on their own, they are moved by workers. They bring out the hidden tools of the private sphere to the public arena to provide them with further meaning. A meaning that is not rendered invisible. Politicizing the instruments of their labor, they argue, is also “demanding rights and fighting for how we want to live: breaking with a patriarchal, capitalist, racist and violent system with dissidence and generating other logics in which the economic, capital, is not at the center, but life, the management of the commons, diversity and social justice” (Ibid., p. 27). They claim that to politicize is to ask ourselves “how we would like our lives to be organized together” because “there is nothing more common, interrelated and collective than the act of caring”. Thus, in contrast to capitalist imperatives that propose individualized solutions to care, they claim that “everything must be turned upside down, the world must be turned upside down” (Ibid.).

In sum, their demands, politized through slogans, aim to struggle against every aspect of reproductive labor that renders their work invaluable and precarious. That is, on the one hand, they demand the full recognition of their rights as every other sector through formal employment and citizenship, providing them with the necessary stability and protection to not be on the constant search for employment. But on the other hand, they are also demanding the right to care for and be cared for beyond the labor market. They claim the centrality of care labor as the activity that sustains life (Pérez Orozco, 2019, p. 234). As Silvia L. Gil mentions, “the demand for care can become a profound critique of the organization of life as a whole, not so much from an ideological formulation as from everyday experience” (Gil, 2011). By claiming the centrality of care in everyday life and care as a fundamental right, their demands are pointing towards the political division between reproductive and productive spheres, necessary for sustaining the systemic accumulation of capital.

Looking at the demands of Territorio Doméstico, there is indeed potential for emancipatory practice. That is not just from relational forms of domination (solved with equalization of labor rights to the rest of productive sectors), nor structural forms of domination (with the abolition or reform of migration and regularization laws for the inclusion of migrant workers and provision of citizenship rights) but also for systemic forms of domination. To be clear, solely with the abolition of migration laws and the

full recognition of their rights in equal terms with other formal sectors would already constitute significant progress. However, their aim to politicize care, and ultimately reproduction as central for production also reflects their struggle against the competitive pursuit of profit, which requires the devaluation of reproductive labor for its perpetuation.

IV.III. Collective support and mutual aid

Importantly, Territorio Doméstico's political activity does not just end in their demands. They enable and carry out concrete practices aimed at dissipating or mitigating the effects of the extreme precarities experienced by domestic and care workers. Their activities are several: they hold assemblies where they integrate new domestic workers, participate in storytelling and information sharing. They hold activities such as workshops on labor rights and public reporting assistance. In their assemblies, they discuss the issues that affect them as domestic workers, be it contextually (individually) or more structurally. These issues may be around convention 189 of the ILO and the incorporation of new labor rights, the 8 of March feminist movement and the demand for care as a right, workshops on labor rights and how to avoid discrimination in and out of the special regime of domestic employment, public speech training, or even discuss healthcare and education related movements and strikes, among other activities (Pimentel Lara et al., 2021, p. 43). They provide a space from which domestic workers can speak about their life trajectories and empower them to provide others with information. "Our personal stories are brought together, we are recognizing each other, and this makes new comrades feel identified. They know they are not alone and that there are a lot of us who are in this struggle" (Ibid., p. 44).

Senda de Cuidados is a non-profit organization linked to Territorio Doméstico, created to offer alternative employment to domestic workers, specifically, migrants without papers or in very precarious conditions. Together with Territorio Doméstico, they have created the Jeanneth Beltrán Observatory on Violations of Rights in Domestic and Care Employment. The observatory functions as a tool for political advocacy and reporting abuses and violations of rights in the sector. With this initiative, they intend to expose the numerous situations of powerlessness that they suffer at their work by collecting testimonies, systematizing them, disseminating them and reporting them before public institutions and society. They articulate tools and processes of individual and collective empowerment, breaking with the isolation in which they live as domestic and care workers with activities such as legal and judicial assistance and accompaniment in the processes of reporting (Senda de Cuidados, 2023).

In my visit to their center, I spent a day with domestic workers and two lawyers who were performing pro bono legal assistance to several workers. Free legal advice sessions are provided throughout the year. Most of the cases have to do with unfair dismissals and/or non-payment/delays of all hours worked. Beyond the formal legal assistance, they held several social activities to create political conscience. The group of workers, including the two lawyers and I began the session by sharing anecdotes and joint experiences. Each one began to tell their life trajectories (migration to Spain, reflection on experiences of arrival and development of their stay). Each person also provided food and drinks. They told anecdotes about encounters and tense experiences with racism, xenophobia derived from both structural mechanisms such as immigration laws or shelters and from individual experience such as violent neighbors or housing scams. They held political debates around the internal regime of domestic service and reflected on the abolition of this form of employment. They also held debates on how to convince other domestic workers to join their organizations to resolve their doubts and abusive experiences with employers. "There is fear of coming, [...] empowerment is a process". For instance, given the situation of interned workers, they were debating using a telephone line to inform workers about their rights and their organization without having to come in person. After the gathering, the lawyers proceeded to take on the individual cases of each person present that afternoon.

At the same time, Sendero de Cuidados and Territorio Doméstico also promote the self-organization of domestic and care workers themselves to articulate their own demands. With the Jeanneth Beltrán observatory, they provide what they call a “school of activism and political formation for domestic workers”. This school aims to strengthen networks among different organizations of domestic workers and to continue learning collectively and to consolidate a common political agenda. It is a proposal aimed at organized domestic workers and migrant women activists to systematize and structure training around the tools and skills they deem necessary to push the struggle, deepen their understanding of the reasons for their demands, better understand the laws and improve their ability to influence politically and socially (Pimentel Lara et al., 2021, p. 47).

Territorio Doméstico and Senda de Cuidados engage in practices of mutual aid, specifically in three areas. Self-employment groups, legal assistance, and a contingency fund, created after the Covid-19 outbreak for workers in dire circumstances such as being dismissed, not being able to afford food, to survive while sick or while caring for a sick family member.

Together with other informal and self-organized networks, (Red Lavapies, Colectivo Agar, Jeanneth Beltrán collective and Senda de cuidados), these

organizations have promoted self-employment projects in moments of economic hardship. “The idea is to generate solutions for self-subsistence, because when several colleagues lose their jobs, they are in very difficult situations, without any protection […] and that is why we have had to support ourselves collectively to make a living” (Pimentel Lara et al., 2021, p. 70). The idea is to provide initial funding to small commercial activities such as selling food, or making clothes, and to let each project continue autonomously once it works on its own. These projects are specially meant for those who are unemployed or endure difficulties obtaining employment.

The contingency fund was debated for years because Territorio Doméstico did not want to engage in “welfare” type of activities, fearing that simply handing out money would create problems with fairness criteria (Ibid., p. 72). However, after the Covid-19 pandemic and the ensuing mass dismissals, especially of those workers informally employed, they decided that it was a necessary step to ensure the survival of domestic workers in the worst circumstances. They established clear and homogenous criteria for obtaining contingency funds. “We all decided that in order to qualify for the distribution of money from the fund, you had to belong to one of the three groups (Senda de Cuidados, Jeanneth Beltrán Observatory or Territorio Doméstico), be or have been a domestic worker and be in one of the following situations: have lost all or part of your job, have fallen ill or have a sick family member here or in your country” (Ibid., p. 72). They argue that contingency funds make sense in special moments, when there is a shared urgency to articulate this strategy. They do not aim to institutionalize them so that a fixed amount of money can come in and be managed by a group of people, because “that is when these initiatives become corrupt” (ibid., p. 74).

Further, from the setup of contingency fund, members of the three organizations have also involved themselves with the recipients in providing mediation with their former employers, negotiating dismissal conditions, collectively organizing to remind employers of their duties with regards to severance payment or unpaid hours. They have physically accompanied workers and helped them resist their landlords, avoiding evictions, which during the pandemic created severe degrees of vulnerability. Thus, it is not just a question of welfare transmission but of active political participation and collective resistance.

Legal assistance was not limited simply to individual sessions with lawyers addressing specific cases. What Territorio Doméstico calls “legal self-defense” is a broader concept. They claim that “one way to demand the recognition of our rights as women, as migrants and as domestic and care workers, is to share among all of us what we know about our labor and social rights, so that each of us can defend ourselves a little better on a daily basis” (Ibid.). Thus, beyond case-to-case legal counsel, they

ensure that they also support each other in cases where there are instances of abuse or discrimination. This is carried out with the help of a lawyer, but also with the physical accompaniment of comrades during litigations (be it mediation, arbitration and conciliation proceedings or directly in court). Further, their legal victories serve as precedents for new workers who join Territorio Doméstico. Hence the importance they give to information sharing, the repetition of their rights as workers, but also their fundamental rights in cases where they have not obtained citizenship. Thus, resources to avoid vulnerability are provided collectively through organized workers. They share "tips, advice and strategies that are useful to us in the face of the abuses that we suffer in our work, such as keeping and registering proof that we work in that house; always signing and writing "non-conforming" in the letter of dismissal or termination; making sure that the correct date of dismissal is recorded; informing your employer that you will consult with the lawyer of the association to which you belong, because when we tell our employer that we are organized and we have a lawyer we feel stronger and that helps us to be more courageous, because it is a form of rebellion and resistance" (Ibid., p. 75).

What we can see here are acts of resistance in which organized workers provide, despite their limitations, the resources that are generally withdrawn from them in their precarious circumstances. By providing legal assistance, mutual aid, food, contingency funds, housing, labor rights information workshops, assistance in obtaining a job or taking employers to court, psychological assistance and creating social bonds, they are directly combating not just the effects and consequences of precaritized bodies, but the total absence of resources, insufficient to meet their basic needs, and therefore their livelihoods (Brey et al., 2023). Beyond providing workers with a strong support network, they are also engaging in public and institutional political lobbying towards improving their rights. The ratification of convention 189 of the ILO, approved by the Spanish government in 2022, has been a longstanding demand of these organizations. The institutional impact of their activities and lobby has been an important contributor to the legislative outcome of both this ratification and the approval of decree 16/2022 of September 6, for the improvement of working conditions and social security for domestic workers.

The politics Territorio Doméstico and the associations that take part in their activities engage in, including Ximena's personal experience as a domestic worker, can be thought of as what Apostolidis argues are "convivial politics" (Apostolidis, 2019, pp. 187–231). These are the politics of informal networks of conviviality and mutual aid, motivated by the apprehension of precarity, leading to a "practical basis for workers' autonomously collective action, both within the centers and in wider urban

society" (Ibid., p. 33). He uses the word conviviality to refer to a sort of "coming together" which yet contains more connotations "including sharing daily life with others, building team spirit, and participating in social gatherings.

Territorio Doméstico, as they themselves claim, is not a space focused on a welfare type of politics where aid and assistance are simply provided. They powerfully claim "from our reality, […] this is not a typical organization, we do not provide services like an NGO, but we come to share our stories, our lives, what we have and what we demand. We all have our own history and also much in common, and we let them (domestic and care workers) know that by telling them our story and encouraging them to do the same, conveying to them that their story is the story of many and sharing it makes us all stronger, because we are not alone, because we are many and together we support each other and fight for our rights, because we cannot and do not want to stand still in the face of the abuses that we suffer […] Caring for ourselves is what keeps us in the group: we come back for the hugs and the good times we share" (Pimentel, 2019, pp. 43, 49).

They are interested in creating political consciousness and active participation through conviviality. It is not just about providing legal or psychosocial services, but about storytelling, sharing experiences, creating support networks and providing the resources to fiercely oppose the isolation in which precarity subsumes domestic workers. That is, they do not embody the traditional workers union in which a representative will help you navigate the labor market, but which goes in and beyond, to bring a politics of care to the center.

IV.IV. Embodying the struggle through performative action

Another way in which domestic workers in Territorio Doméstico also publicly denounce their precarious circumstances and actively protest the devaluation of their labor is through public performative activities. One such activity is a public catwalk, a strategy they use to make their demands visible without fear of being recognized by their employers. For those who fear dismissal for publicly demanding their rights, especially those workers without residency and who work informally and are thus fully vulnerable to the employers' will, the catwalk provides a space of safety from authority. During catwalks, they disguise themselves as a strategy to protect their anonymity, wearing glasses and wigs. They create fictional characters which embody some of the stereotypes of domestic labor, not only including different workers who have lived variegated experiences but also stereotypical exploitative employers. For example, in the first catwalk they performed, in 2011, they would come up characters such as: "the paperless" worker, who would embody and perform the struggles of workers without

residency or nationality, forced to work in the informal economy and potentially persecuted by police; the "you are part-of-the-family" worker, who is artificially considered part of the employer's family, creating the conditions and expectations to perform free labor and expect unagreed tasks while visibly displaced from the actual family; "the female octopus" who carries out many chores and tasks simultaneously, often unspecified with the employer at a prior stage. When disguised as their employers they would create characters such as the "neocolonial employer" who would work in an NGO, buys fair trade coffee, but then polices and ensures that her employee's work is done to perfection; they would also disguise as the "vampire employer" who would suck her employee's blood; or the even a police officer, who would persecute employees in search of adequate documentation (Pimentel, 2019, p. 59).

Performative actions allow workers to tell their stories in a manner which does not induce pity, but which is conveyed with humor and irony (Ibid.). It became, for them, a way to mitigate the fear of being stopped by the authorities on the one hand, and on the other, a way to publicly politicize and produce a space in which very harsh situations could be represented and rendered visible, where conversations between workers could take place and critical consciousness on their situations could be built (Ibid., p. 60).

In relation to Territorio Doméstico's work I also encountered a theatrical group composed of organized domestic workers, who formed a project and play under the name "Las Caminantas". The play was the result of a theatre workshop held in the domestic worker's center named CETHYC (Center for the Empowerment of Domestic and Care Workers by its Spanish acronym). The project is led by the SEDOAC (Servicio Doméstico Activo) which is an association for the defense of domestic workers and care workers. The CETHYC project aims to strengthen the processes of empowerment of migrant women and the domestic and care work sector, for the defense, protection and promotion of their human rights. They aim to do so through, in the first place, offering information, advice, guidance and shelter and promoting processes of personal development and quality social and labor integration. In second place, they promote a meeting place for care, well-being and personal and collective empowerment that promotes the social and civic participation of migrant women and the domestic and care work sector (Oxfam Intermón, 2024). Among the different types of workshops held for domestic and care workers, they held a theatrical play. From that workshop onwards, the workers that attended that day formed the group "Las Caminantas". The play serves, akin to the catwalk held in Territorio Doméstico, to publicly perform and demonstrate what is otherwise very difficult to express with words, that is, the dire circumstances of domestic labor, especially in cases where

migration is a part of the story. These workshops and the play promote the creation of social bonds, functioning as a space to share experiences and break the isolating tendencies of precarity. Further, theatre is a tool used by "Las Caminantas" to create consciousness, empowerment and demonstrate the "power of art in building citizenship" (Entrepueblos, 2024).

While theatrical expression does not necessarily cover and provide the material sources to counter precarity in terms of economic stability, provision of jobs or food, it does actively participate in the politization of the content performed as well as the politization of the actors and spectators involved, claiming radical emancipatory potential. These plays and performative acts can be understood as what Augusto Boal theorized as theatre of the oppressed. That is, the use of theatre as a political tool which contains revolutionary potential in that it is utilized to educate, empower, mobilize and enact social change against forms of oppression (Boal, 2008). Theatre of the oppressed (TO) contains a few basic premises which involve the dialectical nature of contradiction and conflicts in which theatre is imbued. Those are: the premise that oppression is inscribed and reproduced in the body; the premise that all can participate in theatrical production – thus claiming the means of theatrical production for the people; and the premise that emancipation is a self-activity of the oppressed (Howe et al., 2019, p. 5).

In terms of its emancipatory potential with regards to the forms of domination, the activity of performative action and the theatre of the oppressed, to the least, is one which aims to restructure not just the material resources available through the creation of social bonds and informal networks of conviviality, which can actively provide for a (non-institutionalized) social security net; but to provide ideational resources such as recognition. That is, recognition of rights, of the value of domestic labor and its role in social reproduction, of the lives of migrant laborers and the mechanisms in place that produce their precarity such as the special regime of social security for domestic labor or migration laws.

In sum, the domestic and care labor sector in Spain remains one of the most precarious and undervalued fields of work, despite recent legislative advances aimed at improving workers' rights. With a workforce predominantly composed of women and a large percentage of migrant labor, domestic work is often informal and poorly regulated, leading to widespread vulnerabilities for those employed in the sector. Issues such as underpayment, lack of social protection, and exposure to abuse remain commonplace, especially among migrant workers who lack formal legal status.

Under these circumstances, domestic workers have had to endure dismal working conditions, often relying on individualized strategies for survival. As illustrated by the life trajectories of workers like Ximena, their experience is marked by long hours,

ambiguous responsibilities, and emotional labor that goes unrecognized. Despite these challenges, domestic workers are not passive recipients of their precarity; they have organized, built support networks, and mobilized to demand better rights and recognition.

However, instances of emancipatory potential are illustrated in some of the actions taken by domestic and care workers. In organizations like Territorio Doméstico, domestic workers are reclaiming their "dignity", advocating for labor rights, and challenging the systemic undervaluation of care work and the political separation between production and reproduction. Their militant activity goes beyond demands for formal employment rights to include the reorganization of the social care system, emphasizing the fundamental role that care plays in sustaining life. Their performative actions, mutual aid networks, and collective support mechanisms illustrate how domestic workers resist the forces that devalue their labor while building solidarity and political consciousness. It is true that while there have been strides towards improving the rights of domestic workers in Spain, the sector remains heavily precarious. The dynamics of gender, migration, and informality featured in this sector exacerbates this precarity, particularly for undocumented workers. The practices of domestic worker organizations, however, reflect a broader struggle not only for formal labor rights but also for the social recognition of care as central to human life.

Conclusion

In this thesis, I have explored how working individuals in sectors with distinct productive requirements experience and navigate precarity. By understanding precarity as a totalizing phenomenon driven by the imperatives of capitalist accumulation, I examined its manifestation in two specific and contrasting sectors in Spain: the domestic and care sector and the banking sector. Through this comparison, I highlighted how different forms of vulnerability emerge, overlap, and are shaped by each sector's structural and institutional logics. Despite their differences, both sectors reveal how systemic forces of domination – rooted in the competitive drive for profit (Azmanova, 2020) – unevenly structure workers' lives and labor, albeit through sector-specific mechanisms and subjectivities.

In the domestic and care sector, the structural separation between production and reproduction – combined with the current global care crisis, driven by neoliberal economic policies of deregulation, austerity, and the privatization of reproductive services – has resulted in a profound restructuring of care labor and its global division (Fraser, 2016). As public provision declines, care responsibilities are increasingly outsourced to the private sphere, where the burden of this essential labor falls disproportionately on female migrant workers. This shift reflects not only the historical undervaluation of reproductive labor in capitalist economies, but also a racialized and gendered allocation of precarity, in which migrants from the Global South fill care deficits in the Global North under conditions of heightened vulnerability.

Migrant care workers experience a double bind: on the one hand, they are essential to sustaining the daily reproduction of households and economies; on the other, they are systematically denied rights, protections, and recognition. In Spain, their precarious position is sustained through migrantization mechanisms – such as restrictive immigration policies, the absence of pathways to legal regularization, and employer-dependent residence status – which render their labor disposable, permanently available and easily exploitable. The widespread use of informality and live-in arrangements creates opaque, highly individualized working conditions where monitoring and enforcement of labor rights is virtually impossible. Yet even within formal employment, care work remains systematically undervalued through mechanisms such as low wages, limited career mobility, exclusion from full labor protections, and its framing as emotional or "natural" labor rather than skilled work. As a result, their own social reproduction – access to housing, healthcare, and community – is rendered precarious and contingent on maintaining exploitative employment. Further, their labor is often framed through the moralized discourse of "labors of love" – individually

emphasizing emotional devotion, loyalty, and care as natural attributes rather than skills – which obscures exploitation and justifies poor remuneration and long hours. This discourse also serves as a disciplinary mechanism, compelling workers to accept excessive demands under the guise of personal obligation.

Altogether, these mechanisms produce a specific form of precarious subjectivity: one that is highly responsibilized, emotionally strained, and structurally disempowered, yet essential to the functioning of both the household and the broader economy – a desperate responsibility. Their situation exemplifies how precarity is not accidental, but politically and economically allocated, structured through imposed forces of gender, race, migration, and class.

Meanwhile, the banking sector presents a different – yet structurally related – form of precarity. Despite its apparent stability, high wages, and strong union representation, workers in this sector face mounting pressures tied to intensified performance demands, competitive restructuring, and the digital transformation of financial services. As the industry undergoes profound change – through state-sponsored market concentration, digitalization, and regulatory shifts that intensify competition – employees are increasingly subjected to unrealistic productivity targets, aggressive managerial oversight, and short-term sales campaigns that disrupt daily routines and saturate the working day with overwhelming workloads. These conditions blur the boundaries between work and personal life, as workers often carry the pressure to meet targets beyond office hours, respond to clients during evenings and weekends, unable to fully disengage from work-related stress. This produces a state of perpetual readiness and heightened temporal pressure, where workers must constantly adapt, self-discipline, and over-perform to keep up.

Like in the care sector, these mechanisms of self-activation in the banking sector, where workers are compelled to internalize responsibility and constantly strive to meet shifting targets, are not merely adaptive behaviors but also disciplining strategies embedded in managerial practices. Through tools such as performance monitoring, target-based evaluation, ranking systems, and sales campaigns, managerialism instills a regime of self-surveillance and responsibilization, where workers govern themselves under the pressure of appearing productive, indispensable, and resilient. These strategies effectively shift accountability from the institution to the individual, reinforcing a subjectivity that accepts overwork and stress to avoid personal failure rather than understanding its structural imposition.

As in the domestic and care sector, the concept of desperate responsibility also finds clear resonance here. Banking workers, despite their formal security, are compelled to internalize the burden of keeping pace with shifting expectations, often

without sufficient resources, training, or support. Their struggle is not for survival in the strict sense, but for self-worth, employability, and recognition – the conditions on which their desired livelihoods depend – in an environment where falling short can lead to disciplinary measures, internal displacement, or symbolic marginalization. The burden is evident in rising levels of stress, burnout, the widespread use of psychotropic medication, and reliance on psychological therapy as coping mechanisms (CC.OO Servicios, 2023).

In both sectors, the systemic imperative of capitalist accumulation together with structural sector specific mechanisms, increasingly individualizes responsibility and shifts the burden of coping onto workers, whether through pharmaceuticals, therapy, or informal support networks. The intensification of precarity across sectors is situated within the broader transformations of political economy marked by surplus employability and acute job dependency (Azmanova, 2020). The reduction and depletion of stable employment opportunities creates a reserve of always-available workers, compelling individuals to constantly prove their employability to avoid obsolescence. In this context, access and maintenance of employment dependent income and social rights become increasingly conditional on constant availability, adaptability, and self-performance, deepening the subjective and material insecurities that define contemporary working life.

Thus, in both sectors, the actions embodied are often individualized and commodified, serving to keep workers productive without challenging the structures that perpetuate their precarity. For care workers, this comes in the form of reliance on social networks and regularization processes, which offer some degree of autonomy and legal protection but fail to address the exploitative dynamics of the sector rooted in the devaluation of reproductive labor in order to keep the system in motion (Becker et al., 2018). In the banking sector, employees resort to wellness programs and mental health resources, but these do little to alleviate the root causes of overwork and stress.

However, a key difference between these sectors lies in how they engage with the three types of domination – relational, structural, and systemic – as outlined by Azmanova (2018). In the domestic and care sector, grassroots movements and collective organizing, such as Territorio Doméstico, go beyond merely seeking better wages or legal protection. These movements attempt to address the systemic dynamics of capitalism by calling for a fundamental revaluation of care work and pushing back against the broader capitalist logic that treats care as a commodified service. Their claims are largely around the centrality of care as the basis for a new form of social relation, i.e., not based on the competitive pursuit of profit. In this sense, care workers are not only confronting relational and structural domination (unequal distribution of

resources and access to rights) but also discursively challenging the very logic of profit-driven exploitation and precarization that underpins the capitalist system itself. I argue it is in these actions – based on the centralization of care – where new subjectivities can be (trans)formed and supplied towards an emancipatory politics.

In contrast, the banking sector, despite union actions like the 2024 strike for higher wages, largely remains within the bounds of contesting relational and structural domination. While workers primarily demand better pay, reduced workloads, and protection against managerial coercion, they stop short of addressing the systemic forces of capitalism that drive the relentless pursuit of profit and productivity. The focus remains, as reflected in both my interviewees' perspectives and the documents analyzed, on mitigating the immediate symptoms of precarity without addressing the underlying dynamics of market concentration, profit maximization, and digitalization that generate these pressures in the first place. As a result, while banking employees may secure concessions – such as wage increases or reduced workloads – these victories do not disrupt the broader systemic forces driving their exploitation. Nevertheless, their political struggles and growing politicization represent a crucial form of contestation which should neither be underestimated nor neglected.

Both the domestic and care labor sector and the banking sector in Spain illustrate the totalizing nature of precarity under contemporary capitalism. Although the specific manifestations of precarity differ – shaped by distinct productive requirements and institutional frameworks – both sectors reveal how workers are disempowered by systemic forces that individualize responsibility, shifting the burden of meeting livelihoods onto the subject while withholding the structural resources necessary to meet that burden. Yet, despite the totalizing nature of precarity, the dynamics of domination in both the domestic and care sector and the banking sector are never uncontested; struggle persists in various forms: from the subtle refusals and solidarities of care workers to the collective organizing and union mobilization of banking employees, reminding us that even under structurally imposed constraints, agency continues to emerge.

Importantly, these sectors are not merely separate cases but mutually constitutive within the broader political economy. The undervaluation of reproductive labor helps sustain the competitive edge and profitability of finance capital by keeping the cost of social reproduction low. Importantly, this relational dynamic is mediated by diverging and contradictory temporalities: while care workers live in a temporality of suspended rights and interrupted time while permanently on the search for employment – where legal uncertainty and round-the-clock labor dominate – banking workers experience a compressed present, marked by continuous self-management, shifting goals, and

blurred boundaries between work and personal life. Both are trapped in a condition of desperate responsibility: a mode of subjectivation where workers must assume full responsibility for sustaining their livelihoods under structurally impossible conditions tied to contradicting temporalities of continuity and disruption. That is, this responsibility is lived through time as being fragmented yet continuously anxious and stretched, revealing how temporality itself has become the common terrain of domination of precarious subjects.

While forms of contestation exist in both contexts, their political horizons diverge. The domestic and care sector shows a more radical potential for emancipation, as workers and their movements often challenge the commodification of life and the broader logic of capitalist social reproduction. In contrast, resistance in the banking sector remains largely institutionalized, focusing on managing the symptoms of precarity without disrupting its structural origins. This reflects what Azmanova has called the paradox of emancipation: political responses that secure relief while reproducing the frameworks of domination (Azmanova, 2018). Nonetheless, union-led struggles in finance may still evolve toward more systemic critique, particularly if connected with broader social movements questioning the value regimes and competitive imperatives that shape labor across sectors.

Overall, this thesis attempts to contribute to broader debates in critical theory, political economy, and the sociology of labor by offering a framework to analyze precarity not merely as a condition of economic instability, but as a temporal and subjective phenomenon – one marked by fragmentation, affective labor, and the internalization of responsibility under structural and systemic constraint. By understanding precarity as a totalizing syndrome of contemporary capitalism, this thesis also offers a contribution to the study of social stratification, showing that precarity is not merely a marker of marginalization but a politically stratified condition, unevenly and politically allocated across sectors, classes, and gendered and racialized lines. It further advances debates on class formation by revealing how distinct labor regimes – whether formal and high-wage or informal and excluded – can generate common affective and temporal experiences of dispossession, thereby reshaping how class is lived, contested, and reproduced in the current phase of capitalism.

The concept of desperate responsibility, developed across both sectors, captures the paradoxical subjectivities that emerge under neoliberal governance: self-activating yet disempowered and disciplined, resilient yet exhausted, agentic yet entrapped in conditions they cannot control. This theoretical lens foregrounds how time, emotion, and survival are entangled in contemporary capitalism and provides a bridge between materialist analysis and subject formation.

Notwithstanding the limitations of this thesis, the framework developed here invites further inquiry in several directions. Future research could examine how desperate responsibility – the temporal experience of precarious subjects – manifests in other sectors shaped by digitalization, such as gig work, logistics, or education, or across different national contexts with varying welfare regimes and migration policies. Comparative studies could investigate how race, class, and citizenship intersect in shaping workers' responses to precarity, or how non-traditional forms of resistance – such as emotional withdrawal, care refusal, or informal organizing – complicate dominant narratives of labor politics. Finally, this work opens space to reimagine what emancipatory politics might look like under conditions where time, care, and value are systematically expropriated, and where survival itself has become a terrain of struggle.

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Annex

Interview Guide

Thematic interview questions

A way to obtain information on the exceptional forms of desperation and responsibility for each group is to address these two notions with questions relating to the material conditions that illustrate how lives are being lived. In this sense, answers on conflicting temporalities regarding issues of desperation and individual responsibility will be

discerned from questions about different themes related to several spheres of social life. That is, how does one organize his or her day in hours? Does one have a job? If so, in what ways does work condition one's life? How long does it take one to go to work? How many hours does one work? Or alternatively how many hours does one put in finding a job? In other words, the task at hand is to record how regular people from the identified social groups distribute their time in hours objectively. By doing so, the way time objectively penetrates people's lives will be rendered visible. Further, the task would not be complete without a subjective justification of why time is spent in one way or another. This will provide the key to understanding the responsibilities subjects attribute to the way time is spent i.e., why time is spent the way it is.

Gathering information about daily life experiences should provide insights into how people spend their time, and why time is spent in concrete ways. This will provide leads on how the notion of desperation and simultaneous responsibility permeates all working (or out work) people's lives.

In sum, the point is thus to grasp the material conditions that subject people's temporalities to specific patterns that illustrate the precariousness (powerlessness) of not being able to: 1. Abandon the rat-race, 2. enter the rat-race or 3. (barely) survive the rat-race according to each social category. Further, the interview format will be as informal as possible and will be specifically open with overarching themes and a few guiding - although not fixed - questions along the way. The open nature of the interview will allow me to ask follow up questions if the answers seem more relevant than others with regards to the notions of desperation and responsibility.

Questions will necessarily need to vary according to each social group. Of course, questions about work will not be equally relevant to workers with a full-time job than to people in long-term unemployment. However, all interviews should follow a similar pattern of questions gathered in 'thematic blocks' (Devillard et al., 2012). Relevant thematic blocks that address material conditions reflecting conflicting temporalities and notions of personal responsibility could tentatively be the following:

Personal information and biographies:

- Age, gender?
- Place of birth/origin? – relevant for stories of migration
- Do you have family? How many members?
- Do your family members work? Where? How much? (number of sources of income in a family)

- Housing situation? (Shared, with partner, with family…?) Owner of property, renting?
- Location of residence?
- Health? Illnesses? – Unsure of this one
- Do you medicate? What for?/why?– Risky one
- Temporal Trajectories:
- Do you have any previous studies?
- Level of studies? High-school, bachelor, master…etc?
- Previous employment/s?
- Times of previous employments/sectors?
- What sector were these jobs in?
- Parents occupations? Where did you used to live when younger? Did you move? Why?
- Location of studies?
- Which institution did your studies take place in?

Work:

- Do you have a job?
- Where?
- How was the job obtained? (Employment bourse, connections, random applications)
- What position/role do you occupy? What responsibilities do you have?
- What type of contract (if applicable) do you have? Duration/temporality of contract?
- How many hours do you work?
- What is your schedule?
- Time of start and time of finish?
- Do you have a heavy workload (measured in how time is occupied within working hours)? - Subjective
- What are your working conditions?
- Can you describe a regular day on the job? Time of getting up/time of going to sleep?
- Do you have time for a meal? Breakfast/lunch/dinner?
- Do you need to meet any temporal/material objectives (hourly, daily, weekly, monthly, annually)/deliveries, reports, checklists, activities performed?

- Is your performance measured/monitored? How? Do you meet performance requirements? Why or why not?
- Do you endure high levels of stress?
- Do you find yourself tired after work?
- Are you required to do trainings?
- Are these within working hours or outside of them?
- Do you work out of office hours?
- Do you have breaks? How long? What activities do you do during your break?
- Do you work more/less than stipulated in your contract?
- Do you have vacations/right to vacations?
- Are you unionized/is there a local union you can adhere to?
- If unionized, is it useful? Is it a burden?
- Is the income generated sufficient? If so/not, how so, why not?
- How far do you live from work/how long does it take you to get to work?
- Does your job require physical movement/concentration/paying extra attention?
- If so, what do you do about it? Is there anything you do to enhance your performance at work? (take time off, sports, rest well, drink coffee, medicate…etc)

Unemployed:

- Are you looking for a job?
- Do you receive unemployment benefits?
- If so, for how long?
- Is it enough to secure living conditions?
- Do you have a strategy for looking for jobs?
- What do you do in the meantime? Why X,Y,Z activity?
- Do you do any trainings/courses/participate in unemployment schemes?
- Do you have a secure level of income?
- How do you obtain it?
- If not, how do you cope?

Leisure:

- What activities do you do in your 'free' time? Extracurricular activities?
- Hobbies? Sports? Games? Activities?
- How much time do you dedicate to these activities in hours?

- Perhaps measured in frequency (limited times in a time-period)
- Do these activities require any preparation/resources?
- What leisure activities do you enjoy the most?

Social Reproduction / Care:

- Do you eat at home? At work? Elsewhere?
- Do you cook your own food?
- If so, when? What food (precooked…)?
- Do you clean your house?
- Do you wash your clothes?

List of interviews

Domestic and care sector

	Pseudonym	Country of Origin	Occupation at the time of interview	Location	Date
1.	Paola	Paraguay	Cleaner at education institution + domestic worker	Madrid	11/07/2022
2.	Angie	Honduras	Unemployed	Puebla de Montalbán	21/10/2022
3.	Dome	El Salvador	External care worker	Madrid	25/04/2022
4.	Eva	Spain	Care worker and hourly domestic worker	Móstoles	26/09/2022
5.	Ximena	Mexico	External Care worker	Madrid	07/09/2023
6.	Claudia	Romania	Care worker for children and hourly domestic worker	Móstoles	26/09/2022
7.	Ana	Spain	Care worker and hourly domestic worker	Móstoles	29/09/2022
8.	Mar	Colombia	Internal care worker	Madrid	07/07/2023
9.	Dynyers	Venezuela	External care worker	Madrid	04/07/2023
10.	Isabel	Spain	Care worker	Alcorcón	28/06/2023
11.	Domingo	Dominican Republic	care worker	Madrid	29/04/2022

Banking Sector

	Name (Pseudonym)	**Occupation at the time of interview**	**Location**	**Date**
1.	José Miguel	Commercial Manager, Caixabank	Madrid	10/03/2022
2.	Mariano	Commercial Manager, Caixabank	Madrid	10/03/2022
3.	Iciar	Branch Director, Caixabank	Madrid	10/10/2022
4.	Jesús	Back Office employee, Caixabank	Madrid	10/03/2022
5.	Jose Carlos	Pre-retired, Account Manager, Caixabank	Zoom Meeting	16/09/2022
6.	Juan	Central services, employee manager	Madrid	19/10/2022
7.	Esther	Retired Zone Director, Caixabank	Madrid	29/04/2022
8.	Chema	B2B Account Manager, Caixabank	Madrid	17/05/2022
9.	Ángel	back office and cashier roles	Madrid	10/03/2022
10.	Carmen	Legal Assistant, FYR Legal (externalized legal services)	Madrid	25/02/2022
11.	Carolina	Legal Assistant, FYR Legal (externalized legal services)	Zoom Meeting	25/04/2022
12.	Diego	Externalized auditor, GDS Cusa,	Zoom Meeting	20/05/2022

		subsidiary of Caixabank		
13.	Jorge	Union member CC.OO, Banco Santander	Madrid	22/04/2022
14.	José Alberto	Corporate Social Responsibility at CC.OO	Zoom Meeting	16/09/2022

Participant Information sheet (Translated to English)

Participant Information Sheet and Consent and Data Protection Form

My name is Jaime, PhD candidate/member of the Brussels School of International Studies at the University of Kent in Brussels, and I am conducting sociological research that analyzes how people from three different social groups cope with their daily lives in the context of the new economy of the last two decades.

What is this study is about?

This study aims to show the concrete ways in which people from different social groups navigate the new economy and how they live their daily lives; the three social groups we differentiate below are:

- Salaried workers with permanent (indefinite) employment;
- People who are unemployed and have difficulties in accessing the labor market.
- People who are at the margins of employment, or in situations of precarious or unstable employment, i.e. who are subject to temporary contracts so that they involuntarily enter and leave the labor market or who depend directly on the informal labor market for subsistence.

The reconfigurations of the Spanish political economy over the last two decades have given space to a shift whereby more people rely on permanent employment to secure their own livelihood in a stable manner. This is a mode of the economy that, according to Azmanova's (2020) work, establishes instability and insecurity as its defining characteristic - regardless of everyone's status with respect to the labor market.

From such reconfigurations, new contradictions have emerged that have broadly placed individuals in the three aforementioned categories. These characteristics are, in particular, the lack of sufficient job creation due to the automation and development of technology and the outsourcing of employment; the deregulation of the labor market that has favored labor flexibility, without in turn guaranteeing a support network that would provide sufficient life support for individuals in situations of labor transition; and the continued reduction of social spending as well as the depletion of public budgets for social security services.

This has led to a growing dependence on wage employment to secure basic needs, which together with the reduced availability of decent jobs has affected everyone in the economy, producing unprecedented economic and life instability. In this sense, job

instability significantly influences the actions and decisions taken with respect to the possibility of both leaving and obtaining a job, as well as securing a basic livelihood.

This research proposes to understand, therefore, how these three social groups, whose circumstances are generated from these reconfigurations of the economy, navigate the day-to-day and to study in turn what people in each group do about the potential conflicts arising from this situation.

Why was I contacted?

You have been approached because the study requires the opinion of a number of people within these three social groups: those inside the labor market, those outside, or those on the margins.

Do I have to participate?

The decision to participate or not is up to you. If you decide to participate, you will be given this information sheet to keep and asked to sign a consent form. You will also have the opportunity to withdraw at any time without explanation.

What is expected of my participation?

If you decide to participate, you will be asked to agree to an interview in Madrid or online at a time and place convenient to you.

Will my data be identifiable?

It is up to you to decide whether to provide your comments with or without anonymity restrictions. Your decision to be quoted directly or to remain anonymous in the publication and dissemination of the results of this study will be fully respected. Data collected for this study will be securely stored and only the investigators conducting the study will have access to it:

- The computer files will be encrypted (i.e., no one other than the researcher will be able to access them) and the computer itself will be password protected.
- The digital version of your interview will be completely anonymized, removing any identifying information, including your name and place of employment, if requested. Anonymized direct quotes from your interview may be used in the study reports or publications, so your name will not be attached to them.

- All of your personal information will be kept confidential and will be kept separate from your interview responses, upon request.

What will happen to the results?

The results will be summarized and could potentially be presented as part of future papers and congresses, which will then be submitted for publication in academic journals.

Are there any risks?

There are no anticipated risks in participating in this study. However, if you experience any discomfort following your participation, you are encouraged to inform the investigator and contact the resources provided at the end of this sheet.

Are there any benefits to participating?

There are no direct financial benefits to participating.

Who has reviewed the project?

This study has been reviewed and approved by the University of Kent Ethics Review Board.

Where can I get more information about the study if I need it?

If you have any questions about the study, please contact the principal investigator at:

Email: ja687@kent.ac.uk
Telephone: +31 615 908 935