

This is the **author's version** of the book part:

Ranci, Costanzo; Maestripieri, Lara. «Localising New Social Risks'». A: Hand-book of Urban Social Policies. 2022, p. 24-38. DOI 10.4337/9781788116152.00010

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Handbook of Urban Social Policies (Provisional title)

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Title "*Localising new social risks*"

The rise of new social risks in post-industrial societies

In recent decades, contemporary societies have been facing a dramatic transformation in their risk structure, which has greatly contributed to expand a sense of insecurity in the population (Esping-Andersen 1999; Bonoli 2005). Until the '70s Western capitalist societies developed on three basic foundations: high employment stability, a broad and generous welfare system, and the persistence of relatively strong family ties based on a traditional gendered division of roles. The post-war growth of welfare systems has made a substantial contribution to the bond between the dominant organizational model in the sphere of production and the pattern dominating in the family sphere, offering protection against what was considered the most serious social risk: losing a job (Esping-Andersen, 1999).

In such societies, it was recognized that conditions like unemployment or illness did not depend on individual responsibility, but on factors beyond the control of the individual that had important negative consequences for the whole of society. Since the fundamental element of protection was provided by work, the events that for various reasons prevented a person from working – sickness, accident, unemployment and old age – assumed the status of a 'social risk' and involved recognition of the right to public protection. Because these negative events and their frequency were clearly identifiable, they could be analysed, predicted and protected through welfare mechanisms. In occupational welfare systems (Ferrera 1993 and 1996) social protection was mainly guaranteed to male adult workers, while dependent members of the household – children and women – were supposedly protected through the protection of male breadwinners, whose economic security ensure the security of the entire family.

Since the '70s, the three foundations (standard work, nuclear family and generous welfare protection) on which post-war societies rested have progressively lost their capacity to provide for the well-being and security of many citizens (Pierson 2002). According to Esping-Andersen, these institutions are today the principal sources of danger (1999).

Three main dynamics have been identified. The first form of erosion regards the organization of work. The fundamental break with the industrial wage-earner model lies in the increasing job insecurity. There is nothing marginal in this trend: increasing job insecurity is a mainstream process, determined by progressive shift from a manufacture-based economy to a service-based economy. The tertiarization of economy is the outcome of several trends: firstly, the technological transformation has automatized the most routinely jobs in manufacture reducing the weight of industrial employment in the total employment; secondly, part of the previously in-house support activities have been outsourced to specialised companies; thirdly, the expansion of state intervention created new jobs in education, health and social services. While higher availability of non-standard jobs favoured the increased participation of social categories previously excluded from the labour market (women and the young), the price of the de-standardisation was the loosening capacity of employment to protect from economic insecurity (Maestripietri, 2018) and the diffusion of in-work poverty across European societies (Saraceno, 2015). As many authors have recently pointed out (Hacker 2008), the diffusion of financial strain and temporary poverty is one of the main effects of increasing temporary insertion into the labour market and retrenchment of welfare policies.

The second form of erosion consists of the gradual weakening of kinship support networks as consequence of new demographical trends and individualization of social life. The demographic balance between generations has been dramatically altered by population ageing due to concomitant longer life expectancy and lower birth rate. Moreover, new forms of households have developed, while previously established family models have experienced profound internal reorganization: the participation of women to labour market left progressively unmet the need of care within families previously organised around rigid gendered

roles. In this process of emancipation from traditional models, the family capacity for collecting and redistributing resources to the benefit of its weakest members has reduced, paving the way for difficulties in work-care reconciliation and social care provision.

Lastly, new risk profiles have emerged for which the existing national welfare states are not organized to provide an adequate response (Esping-Andersen, 1999, Taylor-Gooby, 2004). A general recalibration of the financial and organizational architecture of the welfare state has been therefore called for (Esping-Andersen 2002; Ferrera 2013).

In the most recent decades, the changes mentioned above have caused the progressive appearance of 'new social risks'. According to Taylor-Gooby (2004), these risks differ from 'old social risks' as their impact in industrial societies was not considered so extensive or relevant as to call for specific measures of social protection against them; an impact that has instead significantly increased in the last decades. The emergence of 'new social risks' (NSRs thereafter) has therefore been a political as well as a social process: specific situations have become so potentially dangerous nowadays that they call for specific safety or compensatory public measures.

Many authors have tried to identify the peculiarities of new social risks. According to Esping Andersen, NSRs are to be firstly understood as life-course risks. While traditional social risks were concentrated on the two "passive" tail ends of life (on children and old age), in post-industrial societies, with heightened family instability, widespread unemployment and more insecure careers, *'life-course risks are now bundling in youth and prime age, adult life'* (Esping Andersen 1999, 42). If traditional social protection systems privileged family allowances and pensions to protect large child families and old age, new social risks ask for policies supporting the insertion into the adult life of the young, which are the most affected by unemployment, low wage and household poverty. A second characteristic is related to the spread of family instability and consequent failure of many one-earner households (including single-parent families, for example) to provide protection against poverty and social exclusion arising in the labour market. Finally, according to Esping Andersen, *'what is called for is not more, nor less, welfare state but a major overhaul; a reprioritization of goals, a recast emphasis in favour of young families and, especially, their servicing needs.'* (Esping Andersen 1999, 167).

A further clarification in the definition of NSRs is due to Taylor-Gooby (2004). NSRs are mainly located in two difficult challenges for individuals in post-industrial societies: balancing work and family life on the one hand, and entering the labour market, maintaining a stable, reasonably well-paid employment, and gaining adequate training in a more flexible labour market on the other. As a consequence, NSRs affect mostly people at younger stages of their lives than do old social risks, since they are mainly to do with entering the labour market and establishing a position within it, and with care responsibilities primarily at the stage of family building. Secondly, NSRs may represent more serious problems for individuals with no adequate training or education. Finally, they involve both labour market and family life, and thus extend demand for state intervention into areas of life that had been perceived as private from an old-risks perspective.

An attempt to define NSR profiles more specifically, considered as consequence of instability of family structures and de-standardization of employment, has been carried out by Armingeon and Bonoli (2005). They identified the following risks: reconciling work and family life, single parenthood, having a frail relative, possessing low or obsolete skills, insufficient social security coverage (due to discontinuous work careers). In spite of their diversity, all these risks share the following characteristics; being new (as they were marginal in old social risks societies); being concentrated in younger people, families with small children, or working women; not fully covered by post-war welfare states.

To conclude, a list of NSRs has not been completely defined. This is due to two main reasons: a difficulty to capture the whole range of multiple risks differently distributed in different contexts (Ranci 2010); and a lack of systematic comparable data on most of these risks and their impact on individuals or households. In general, a tentative map of NSRs should include the following situations: *i)* risks due to difficult work-care balance; *ii)* risks related to precarious participation to the labour market; *iii)* risks due to temporary (not permanent) poverty or financial insecurity; *iv)* long-term care needs (related to ageing). A further risk not yet

considered, which is strongly locally based, relates to unaffordable housing situations. We will see below how relevant this risk is, especially in its intersection with other social risks.

A further issue regards the people most affected by NSRs. Traditional groups considered in the debate on NSRs have been children and young people, single mothers, low-skilled and low-waged service workers, long-term unemployed and temporary workers (Zutavern and Kholi, 2010). While the first formulation of NSRs did not include older people in need of care, more recent formulations have included this group (Bonoli 2005, 2007). However, the impact of NSRs on people with migrant background has been largely neglected in this discussion: a paradox if we consider the relevance attributed to globalisation as on the drivers of recent labour market transformations. In a different perspective, for example, migrant people have been considered as first victims of casualization and downgrading of working conditions largely occurring in many economic sectors in post-industrial countries (Sassen 1995).

From new social risks to social vulnerability

If a conclusive list of NSRs is hard to be defined, the scientific discussion presented above has clarified in some regards what is peculiar of NSRs. In risk analysis, risk is defined as the possibility of a negative outcome or a significant damage as consequence of one (or more) factors (called 'risk factors'). The negative outcome clearly identified in industrial societies was the loss of a permanent job. Social protection against this risk was basically aimed at reintegrating that income which was not guaranteed by an employment position. However, as the discussion above shows, NSRs are related to negative outcomes that do not primarily consist in the loss of a job. Rather than on position in the labour market, the new risks depend on the difficult connections between the labour market, household organization and public welfare. And it is precisely their 'intermediate' positioning in the gap between these different social spheres that has made public recognition of NSRs very difficult (Taylor Gooby, 2004). As a consequence, the public status of NSRs is far from being generally recognized and considered.

A second peculiarity of NSRs is that the relationship between factors and negative outcomes is complex and multidimensional. Negative outcomes in industrial societies were basically the results of four basic factors, around which the main mechanisms of social protection were constructed: sickness, old age, disability and unemployment. In post-industrial societies, however, individuals participate in the distribution of collective resources through a number of different channels. A very high share of the individual/household income, for example, comes from participation in the distribution of public resources (Esping-Andersen, 1999). Since people participate simultaneously in a number of different resource distribution systems, NSRs basically arise from the difficult combination of different mechanisms of resource distribution, as the case of care-work reconciliation problems clearly shows.

It is in this aspect that the inadequacy of the traditional notion of social risk is found. In a system characterized by the participation of individuals in a number of different resource distribution mechanisms, the chance that specific risk factors cause negative outcomes depends not only on a specific risk factor (such as unemployment, for example), but also on the available monetary and knowledge resources of individuals, their class position, their gender, the household organization, the protection offered by the welfare, and lastly by the capacity of individuals to organize and manage complex situations. Some individuals and families are more exposed than others to greater damage as a consequence of the same risk factor. The intersections of several factors of disadvantage in the same person (i.e. being a woman, with a migrant background and in a difficult family configuration) can magnify the negative outcomes to which an individual is exposed, determining a multiplicative effect of risks on her/his material conditions.

Risk analysis has introduced the concept of *vulnerability* to explain how the effect of the same risk factor can be different among individually equally exposed to such risk factor. In risk analysis, these two aspects are conceptualized in separate ways: one aspect is hazard (the probability of a potential negative situation occurring) and the other is vulnerability (the degree of exposure to damage that may result from the situation). Vulnerability, therefore, accounts for the distribution of a negative outcome on a population in relation not to the cause (the risk factor) that determined it, but to the greater or lesser exposure of the population to suffering the consequences of this cause. In other words, vulnerability identifies a situation

that is characterized by a state of weakness which exposes a person (or a family) to suffering particularly negative or damaging consequences if a specific risk factor occurs. Vulnerability does not necessarily identify trajectories of impoverishment or social exclusion, but rather a high degree of exposure to serious damage: dependent persons may suffer a severe impoverishment if they are alone or have no access to care services; temporary workers may suffer serious damage if they become sick; a low-income family may fall into a condition of full poverty if a member of the family loses his/her job, or if a child is born and the woman is obliged to stop working.

In this perspective, vulnerability is peculiarly characterized by instability. Consider the examples of temporary workers, people hit by chronic invalidity and families floating above and below the poverty line. These are situations characterized by access to partial social rights, by instability in the access to fundamental resources, and by the overall fragility of social and family relations. What they have in common is that their position within the main systems of social integration (work, family and the welfare system) is characterized by insecurity.

It is from the instability of the social position occupied that the notion of vulnerability draws its relevance. Exposure to the risk of serious negative outcomes depends not only on the individual position within society, but also on a broad set of situations in which people fluctuate (Castel, 1995). Fluctuation occurs in various ways: horizontal mobility between different jobs, flexibility in work and family roles, uncertainty over the position occupied, absence of welfare guarantees and difficulty in reconciling and coordinating different roles and responsibilities. While on the one hand such fluctuation opens up the possibility for many individuals of 'building their own biography' (Beck, 1992), on the other hand it contributes to social instability and difficulties in being independent.

The spread of new social risks therefore brings out the importance of social vulnerability. This is characterized by an uncertain access to fundamental material resources (a wage and/or welfare benefits) and/or by the fragility of the family and community social networks. It is characterized not only by a resources' deficit, but also by an exposure to social disorganization, which reaches such a critical level as to put the stability of everyday life in danger. It takes the form of a life situation in which autonomy and the capacity of individuals and families for self-determination are threatened by the introduction of uncertainty into the main systems of social integration. The instability of the social position does in fact translate into a reduction of opportunities in life and of possibilities for choice. It is characterized not so much by the scarcity of resources tout court, as by the instability of the mechanisms used to obtain them.

Vulnerability has been often considered as a preliminary stage of poverty trajectories, or as situation characterized by high probability to become poor. People experiencing this situation are indeed in a fragile position that can easily be worsened by individual factors such as sickness, unexpected expenditures, or by an economic crisis like the recent one. However, vulnerability does not *necessarily* lead to poverty or social exclusion. Being in temporary employment, facing a high risk of eviction or a protracted lack of housing solutions, running the risk of being trapped in an ethnically segregated secondary labour market, or being excluded from or segregated in the labour market due to difficult reconciliation problems as a single parent with very young children, are all a difficult situations per se. Vulnerability prevents people from making projects and long-term investments and exposes them to anxiety and fear for the future.

The spread of social vulnerability, finally, matches with the analysis of Beck on the future of contemporary post-industrial societies. According to Beck, uncertainty is not a transitory syndrome but a permanent trait of post-industrial society. Industrial societies were strongly oriented toward future development, and this explains why their propensity to risk was very high: in those societies the logic of the production of wealth dominated over the logic of the production of risks (Beck 1992), and the latter were considered only as latent side effects. In post-industrial societies, however, risks have moved to the centre of the stage. Confidence in the ability to keep risks under control is replaced by the idea that risks are not fully predictable and controllable. According to Beck, 'a utopia of security' with a peculiarly negative and defensive character has grown. Nowadays it is no longer a question of obtaining something good, but just of avoiding the worst: the dominant purpose has become self-limitation (Beck, 1992).

To conclude, social vulnerability has become very relevant nowadays as it captures the situation of uncertainty and insecurity affecting a large group of the population in contemporary societies. It marks that the boundary between integration and exclusion is often blurred in societies where resources are not distributed on a permanent basis and according to stable criteria and mechanisms. On the other hand, it is the uncertain status of vulnerable people that makes the empirical measurement of social vulnerability difficult.

Localising new social risks

The large scientific discussion on NSRs has so far neglected the relevance of local determinants of social vulnerability. This can be mainly explained by the fact that most of structural dynamics driving the diffusion of NSRs are analysed and investigated at macro-level, leaving the context behind. For example, the de-standardization of work is clearly a phenomenon generated on an international scale and affecting, though at different extent, the majority of Western advanced capitalist societies. The same happens for general changes such as the individualization of life-course, household instability, the ageing of the population, and so on.

Despite the fact that NSRs are mainly produced by macro trends (though with relevant local variability), social vulnerability is a more locally sensitive, and strongly context-based phenomenon. If NSRs can be represented as a seismic disturbance affecting large territories, social vulnerability mainly depends on the configuration of local welfare societies and their capacity to protect people from possible damages. Localities affect the way in which individuals are exposed to vulnerability. Vulnerability is therefore differentiated not only by country, but also by locality within countries, and even by neighbourhood in same city (Bernard and Šarf, 2019).

The relevance of the local dimension for social vulnerability is mainly due to three aspects. First, social risks affect citizens in different ways, depending on local attributes such as the features of the production system, of the housing sector, of the labour market. Cultures and traditions may play also a role in supporting/preventing specific strategies of dealing with NSRs in the local population. Secondly, territorial dynamics may worsen the vulnerable condition of specific residents by exposing them to further, locally-based risks. Lastly, the difficulty of national welfare systems to adequately address the rise of NSRs and consequent rescaling policy dynamics (Kazepov 2010) have recently given local welfare systems a greater relevance (Bagnasco and Le Galés 2000; Brenner 2004). We will review how scholars have addressed these aspects.

Different risks in different places

The **local variation in the profiles mostly exposed to NSRs** is the first analytical dimension that emerges by applying the social vulnerability approach to urban studies. Research has identified several profiles that might be exposed to NSRs: households living in a condition of temporary poverty or financial strain (Revilla, 2018), women with care-work reconciliation unsolved problems (Jensen, 2017; Watt 2018; Langford et al, 2019), chronically ill or disabled people (Fabula and Timár 2018), the young with low-asset family background (Hochstenbach and Boterman 2017), low-income older people living in gentrifying areas (Buffel and Philipson 2019). For these profiles, the satisfaction of basic needs becomes increasingly difficult as they are located in a place that magnifies their vulnerable condition. Multiple disadvantages, including some related to the local context, may contribute to worsen their situation, as predicted by the intersectionality theory (Castan Broto and Neves Alves, 2018). This especially occurs in the case of migrants: the intersection of locality and migrant background explains the spread of multiple deprivation conditions in urban areas characterised by high concentration of migration flows (Castan Broto and Neves Alves, 2018).

Escott (2012) found that the UK local labour markets significantly shape the joblessness of women through their occupational segregation into particular industries, exposing even highly employable women to higher risk of unemployment, discrimination and loss of career aspirations than men. The same study shows that a migrant background intersecting with gender disparity and territorial fragility increases the magnitude of

social disadvantage: black and minority-group women almost double the unemployment rates of white British men in the same areas (Escott, 2012).

The study of Palomera (2014) on the working-class migrants' strategies to cope with access to home ownership in Barcelona, clearly depicts how social vulnerability changes in relation to different intersectional disadvantages. Migrant newcomers need to access affordable housing while working in informal markets with no regular contracts. Previously arrived migrants, already documented, sublet unregistered rooms to them, offering shelter and social contacts to those recently arrived. The revenue made by subletting is reinvested to pay the mortgage needed to access housing property, which is the only access to permanent housing in a context providing low-income people with neither affordable houses to rent nor public housing.

Cities have progressively becoming less welcoming to low-income groups. The lack of affordable housing solutions for the lower and lower-middle class population is the outcome of a double process: on the one side, the retrenchment of the public housing sector; on the other, an increasing appreciation of the housing market in central neighbourhoods (Cucca and Ranci, 2016). Especially in Southern European cities, housing is also a financial protection compensating for low social benefits. Home ownership – which is higher in the South compared to the Northern Europe – has nevertheless become a critical aspect to people exposed to NSRs. Aramburu (2015) focused upon working-class young people moving out of their parents' house. Their precarious condition on the labour market (combining a low salary with a short-term contract) dampens their capacity to access home ownership, especially in the case of drop-out, lowly-qualified, unemployed or under-employed workers. Their coping strategy is therefore mainly based on temporary renting an apartment (claimed by them as a choice of freedom, but often to be read as a strategy to make insecurity sustainable). Spatialisation of housing costs impacts disproportionately also on women already exposed to NSRs. A variety of intersecting mechanisms have been reported: for example, rising housing costs in inner city areas locks women out of those areas where local welfare services are likely to be more diffuse (Murphy, 2017).

Housing is a problematic issue also for the elderly. Ageing has many spatial implications due to reduced mobility, which makes local circumstances of living one of the crucial aspects through which social vulnerability comes into place. The debate about age-friendly cities focuses on this issue, stressing in particular the need to ensure an ageing-in-place right to older people (Buffel and Philipson 2016 and 2019). How to deal with the right to ageing in place in a context of growing loneliness experienced by older people (due to weakening of kinship supports in the cities) is one of the most difficult challenges for social policies and urban planning in contemporary Western advanced capitalist societies (Steels 2015).

To sum up, locality matters in the way residents in specific places are affected by NSRs. Local aspects related to the structure of the labour market or the housing sector conjure to rise the exposition to NSRs for specific groups of people. Urban research has shown that social vulnerability mainly rises at the intersection of multiple critical conditions, most of which (such as the housing conditions) are locally determined. Furthermore, the coping strategies of vulnerable people are also locally and spatially constrained. The social and spatial quality of local spaces (of specific neighbourhoods, but also of particular buildings) plays indeed an important role in allowing access to housing (as shown in the case of the migrant groups in Barcelona) or permanence in the same urban area (which is shown to be important for many frail older people).

Local drivers of vulnerability

There are few studies in which the concept of social vulnerability has been applied as a heuristic concept to study the local determinants of NSRs in different local areas (Ranci et al. 2014; Maestriperi 2015; Kasearu et al, 2017). In many other cases, however, though studies have not explicitly adopted the concept of social vulnerability, they have captured important trends and issues that can be analysed using the analytical lens of social vulnerability. Most of issues at stake in such studies are at the core of contemporary urban studies debate.

How local disadvantages transmit into individual vulnerability has been fiercely debated. Studies from different traditions agree that living in a peripheral area is an important driver of vulnerability. Urban environment, in fact, can prove to be a supportive tool for the capacitation of those profiles who might be

more exposed to NSRs. Poverty now concentrates in the suburban areas, more than in big cities. Welfare state mediates the process: suburbs are the areas that benefit the most from high levels of national spending, while suffering in the countries where spending is lower than European average (Zwiers and Koster, 2015). Using a qualitative approach, the study from Revilla et al (2018), compares resilience to vulnerability across Spanish households by comparing two localities: a suburb of Madrid and a rural town in the same region La Mancha. In the first case, vulnerable people are more likely to access to the solidarity net offered by social relationships in the neighbourhood. However, this resource of social capital is available only to those who have been living since long in the area and exclude newcomers, magnifying the vulnerability of immigrants. In the rural case, the possibility to revert to agriculture thanks to invest savings in the acquisition of agricultural land allows to meet the level of subsistence in case of harsh financial constraints deriving from unemployment, at least covering the basic needs of the households. But the lack and dispersion of social and unemployment services put in question the possibility to change the situation in the medium-term (Revilla et al, 2018).

In the same line, studies exploring the neighbourhood effect in urban areas mainly characterised by high poverty and/or ethnic segregation show ambivalent results in respect of the possible effect of the context on social vulnerability (Cucca and Ranci 2016). Most of the studies in this tradition rely on sophisticated statistical models and results change based on the way the neighbourhood effect is operationalised. The study by Bernard and Šarf (2019) compares income levels across different types of micro-regions in the Czech Republic, showing that neighbourhood negative effects are stronger in case of rural regions with low-skilled employment and high distance from urban centres compared to deindustrialised regions in peri-urban areas mainly characterised by high unemployment rates and extended social exclusion. Specific social groups suffer more the effect of living in a rural peripheral area: women and high-skilled individuals are more exposed to social vulnerability compared to any other individual profile. This counterintuitive result might be explained by the concentration of high-skilled labour demand in city and its absence in rural peripheries (Bernard and Šarf, 2019).

It is not surprising to find women among the more disadvantaged profiles in rural peripheral areas. Jensen (2017) argues that certain localities (characterised by the combination of a local productive structure and a specific local welfare system) might favour the employability of women, by offering good quality service employment and in-kind services to ease the work-family balance (Jensen, 2017). The study from Langford et al. (2019) demonstrates how accessibility to the Welsh policy of free early education and childcare of working parents mainly depends on the matching between supply and demands that occurs at local level. Geographical variations in the access to existing levels of childcare provision matter when we consider the capacity of welfare state to mediate between the occurrence of a NSR (need for reconciliation) and the emergence of vulnerability (when reconciliation is not met). Their analysis shows that urban centres more adequately supply services to satisfy for need for reconciliation, compared to low-inhabited localities such as rural communities. The same finding characterises the study of Fabula and Timár (2018): framed in the right to the city debate, they show how being a woman in the rural periphery of Hungary deprives from the access to social services, which especially in the case of disabled or chronically ill persons further magnify their condition of vulnerability (Fabula and Timár 2018).

The neo-Lebefvrian discourse has been one of the ways by which a more complex discourse about gender and multidimensional disadvantage of women has been recently debated in urban studies (Beebejaun 2018). The study on London by Watt (2018) collects biographies from homeless lone mothers living in temporary accommodation because displaced by the urban renewal operated in the city to host the Olympic Games in 2012. Women's vulnerable condition is strongly worsened by their displacement in social housing buildings that are located far from their neighbourhoods and primary networks. The city urban renewal project triggers the gentrification of the areas in East London and the most vulnerable profiles as lone mothers are not able anymore to access the private housing market, eroding their right to the city (Watt, 2018). Urban policies aiming at urban requalification led to the contraction of the rental market, with the consequent displacement of those who cannot afford to pay for the renewed neighbourhoods (Cucca and Ranci, 2016).

Gentrification is thus one of the main local drivers of vulnerability for people living in the city with low income and no access to housing ownership, including older people of working-class origins (Buffel and Philipson 2019), the young (Hochstenbach and Boterman 2017) and lone mothers (Watt 2018). Gentrification is strongly driven by urban professionals with young children who are attracted to urban city centres as they offer good quality urban amenities, good mobility infrastructures and services for care-work reconciliation. However, social mix dynamics driven by gentrification in its early stage are often counterbalanced by self-segregating processes, mostly expressed by school segregation. Frank and Weck (2018) show that in some contexts, such as Hanover (where their study is based), middle class parents living in socially heterogeneous settings have ambivalent feelings about separating themselves and their children from low-income or ethnic population. Nevertheless, Boterman et al (2019) stress that school segregation is one of the most evident process taking place in European cities and it has become even stronger than residential segregation in cities where school choice is allowed. This phenomenon is the outcome of the mobility strategies of middle-class parents who try to preserve the supposed quality of education of their children and at the same time escape from the increasing ethnic and social mix of urban centres. Middle-class reproduction strategies also drive gentrification through the housing choices of young people leaving their nest. Hochstenbach and Boterman (2017) show that social class background is a determinant variable in Amsterdam to predict in which neighbourhood young will move after they live their family. Thanks to parental financial support, middle-class children are able in fact to access housing property in gentrifying or high-status mature-gentrification neighbourhoods, while children of low-asset parents move disproportionately to peripheral neighbourhoods.

The study from Buffel and Philipson (2019) explores the effect of gentrification on older people. They interview those inhabitants of Manchester that, after living their entire life in a working-class neighbourhood, have to get older in a gentrifying context undergoing social change – characterised by new retail outlets, increase in housing costs and alterations of public spaces. Older people, especially if they are homeowners, tend to remain in their neighbourhood, even though they lack the resources to match the lifestyle proposed by the new incomers. They suffer the erosion of their primary networks: their children do not have the sufficient resources to buy a house near them, exposing themselves to vulnerability and solitude in the case of partner's loss or long-term illness. At the same time, they experience the advantages of the new infrastructures and a revaluation of their property (Buffel and Philipson 2019).

To sum up, territorial dynamics (such as spatial urban-rural polarisation or gentrification) affect social vulnerability in two main ways. On the one hand, they play an important role in selecting those people who are mostly affected by local social risks, such as rising housing costs, lack of employment due to the state of the local labour market, or reduction in social protection related to cuts in local welfare spending. On the other, urban dynamics may, or may not, increase the vulnerability of people, affecting their capacity to deal with social risks through service provision, resilience of locally-based social networks, stability of the housing conditions. Research shows that current socio-spatial transformations have favoured the increase of social vulnerability especially in rural peripheries and urban neighbourhoods exposed to gentrification.

The role of local welfare

Local welfare systems are generally considered to play a crucial role for the protection against NSRs (Jensen, 2017). While protection against old social risks was mainly organized at national level and through welfare monetary programs, protection against NSRs is better obtained through the delivery of in-kind services. Responding to the challenge posed by NSRs implies indeed a huge activation of local welfare bodies, which are the main providers of social services and programs (such as childcare facilities, activation schemes, social inclusion activities, housing support) (Kutsar and Kuronen 2015).

However, this new attention paid to local welfare has been also the result of policy failures. According to Bonoli and Trein (2016) downwards rescaling strategies should be understood as a blame-avoidance strategy aimed to elude the commitment of state institutions and to shift costs and responsibilities of difficult welfare response to NSRs from central to local authorities. More generally, especially in austerity times the delegation of responsibility from central to municipal governments has gone without provision of adequate funding, paving the way for social spending cuts or increasing inadequacy of social programs to respond to

the emergence of NSRs: a situation that has been described as austerity localism in some contexts (Cucca and Ranci 2016). Moreover, even local governments have been observed pursuing policy strategies aimed to shift costs for social protection from NSRs from local to national/regional funding (Bonoli and Trein 2016). One of the main effects of such dynamics is that downward rescaling of welfare programs increases inequality in the distribution of NSRs and social protection against them (Kazepov 2010).

In some cases, however, localism has also played a positive role. In some countries, multi-level programs have been implemented based on a combination of central funding and local planning and delivery actions to address complex NSRs. In specific cases, central programs have been decentralized to adapt them to variable local circumstances and increase their effectiveness. In general, an increasing multi-level organization of social policies is the result of trends of decentralization-recentralisation of welfare programs (Ranci et al. 2014).

The general impact of such trends is ambiguous. On the one hand, there has been a process of institution-building at local level that has greatly improved the local infrastructure of welfare systems in many areas and their capacity to address NSRs. On the other, local actors have been put under strong financial strain by being addressed by citizens claiming policy solutions, especially in times of local fiscal austerity. The final result has been that social and public responses to NSRs depend not only on the characteristics of national and local welfare systems, but also on the vertical coordination capacity of welfare programs.

The capacity of local welfare to protect against NSRs depends therefore on multiple institutional as well as social and political factors. An empirical analysis in 18 European cities (Ranci et al. 2014) found out that local welfare policies addressing vulnerable groups (temporary workers, migrants and lone mothers) through a range of local programs reached a higher than national rates of coverage and/or a significant degree of innovation in policy contents or organization patterns. However, the overall protection given to individuals exposed to NSRs depended on the contributions of all institutional levels that have explicit or implicit competencies in welfare provision. Local welfare programs were effective to protect against NSRs to the extent that they were embedded within a national framework recognizing such risks. It was because of the presence of such condition that cities carrying out local welfare programs were able to make a difference and tackle unanswered social demands. In this context, welfare regimes make a difference. While North European cities (Stockholm and Amsterdam in this research) showed to be highly effective in protecting against NSRs, the impact of local welfare programs in less vertically coordinated institutional contexts was more limited.

To sum up, local welfare is a relevant component of social protection against NSRs to the extent that the local system is integrated into a well-coordinated vertical multilevel institutional framework. Even in this context, inter-institutional tensions in the distribution of responsibilities and funding competencies are likely to rise, especially in austerity times. The high coherence found in research between local configuration of NSR profiles and the structure of local welfare policies suggests that both the risk structure and the risk protection are mainly co-determined by general structural factors related both to local (such as the level of development of the local production system) and national (such as the social protection system) aspects.

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