LEUVEN UNIVERSITY PRESS

Intersecting Inequalities in the Life of Young Adults:
A Reflection on Intersectional Policies[*]

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The concept of intersectionality easily found its way into theoretical accounts (cf. Phoenix & Pattynama, 2006), but it is claimed to be much more difficult to empirically assess it (Hancock, 2007; McCall, 2005; Warner, 2008; Weldon, 2008), let alone to translate it into policies (Davis, 2008; Hankivsky & Cormier, 2011; Nash, 2008). Intersectionality reflects the idea that individuals belong to multiple social categories such as gender, ethnicity, social class, or disability. These social categories are intersecting and create opportunities and constraints, where a person can, depending on his or her particular intersection of social categories and social context, experience advantage, disadvantage, or both at the same time (Collins, 1990). Therefore, intersectionality is "an aspect of social organization" that rejects "the idea that the effects of interacting social structures can be adequately understood as a function of the autonomous effects of … social categories" (Weldon, 2008, p. 197). A dilemma in both research and policy making seems to be that considering all components of a social identity can "generate an infinite regress that dissolves groups into individuals" (Young, 2004, pp. 721). In other words, individuals vary by so many different social group memberships that once researchers split up people along each of the groups to which they belong, groups are reduced to an assortment of unique individuals (Warner, 2008). This problem is reflected in the abundant number of qualitative studies, such as case studies, in the field of intersectionality. In these specific approaches it may be feasible and worthwhile to acknowledge all identities that the individual and/or researcher views as relevant to the research question. But when a

researcher's approach is quantitative, this turns out to be difficult. Even with a large N the researcher will need to make choices so as not to have too many too small groups for analysis. The same dilemma holds true for policy making: incorporating the notion of intersectionality in policies can lead to good governance because it considers the particular position of a group and its specific needs that might otherwise have remained invisible and thus neglected. At the same time, incorporating many social categories in an intersectional approach in policies may result in the design of policies that only target very small groups. Researchers, therefore, have highlighted the difficulties in applying intersectionality to empirical research, especially in areas that conventionally have relied heavily on quantitative research strategies, such as social and behavioural sciences. And policy-makers also struggle with the application of the concept of intersectionality.

In the present article we take a quantitative approach to intersectionality so as to explore how and when policies have to incorporate the notion of intersectionality. Our question is double. First, can we quantitatively capture intersectionality in an issue of interest to policy-makers? Second, does this gather findings laying the foundation for policies adopting an intersectional approach? We develop our argument studying what the literature tends to call the transition from emergent to young adulthood. More particularly, we examine the accumulation of inequality in the life of young adults (18-35), adopting an intersectional approach. The transition from emerging to young adulthood is a phase of life with a high potential of accumulating inequality, though not necessarily for everyone alike (Brückner & Mayer, 2005; Macmillan, 2005). We want to capture which intersections of social categories face the highest accumulation of inequality.

The next section of this article discusses the transitions in the life of young adults and the possible accumulation of inequality in this process. The following section of the article presents the methodology and data used. We conduct our analysis using the Belgian data from the Generations and Gender Programme (GGP). The GGP is a panel survey of nationally representative samples of the 18-79 year-old population throughout 25 European countries, to probe how public policy and program interventions affect the relationships between partners and generations. We then present and discuss the findings.

Capturing Intersectionality in the Life of Young Adults

The transition from adolescence to adulthood is "demographically dense" (Rindfuss, 1991) in that it tends to involve a number of significant demographic transitions. These may comprise steps in life such as leaving (the parental) home, finishing school, starting work and becoming financially autonomous, getting married or

otherwise settled with a partner, and becoming a parent. These events may accumulate and partially overlap (Shanahan, 2000). Studies have shown that entry into adulthood has become late, protracted and complex over time (Billari & Liefbroer, 2010). Many events occur rather late in the life of young adults as compared to earlier times: youngsters live longer with their parents, study longer, and postpone marriage and parenthood. Moreover, the time-span between the first and the last transition – typically leaving home and entry into parenthood or marriage – is relatively long. Also, these transitions are complex in that the sequencing of the events is highly variable and that some of these events are even repetitive. For example, youngsters increasingly leave the parental home but return after a broken relationship or during a period of unemployment, to leave the home again later on. Significant economic and social changes in the latter half of the twentieth century – such as the expansion of secondary and higher education, a decline in the availability of fulltime jobs, an increase in the proportion of individuals concurrently pursuing higher education and work, an increase in the labour force participation of women, and an increase in cohabitation (Settersten, 2002) – shaped these contemporary patterns in the lives of young adults in Western Europe.

In the period before what is labelled as the transition to young adulthood, and which is denoted with the term emerging adulthood (Arnett, 2000), these emerging adults often explore a variety of possible life directions in love, work, and worldviews. This life course period not only shows a wide variety but it is quite vulnerable to accumulation processes of inequality as well. Emerging adults not only vary in the degree of exploration they choose to pursue. More importantly, this exploration is not equally available to all young people nor does it have the same implications. Youths arrive at their late teens with vastly differing capacities and resources to navigate the various transitions (Furstenberg, 2008), leading youths from less advantaged homes as distinctly less well positioned to accomplish these markers of adulthood than their more privileged peers. Experiences in early adulthood, like those in other periods, differ greatly by gender, race, ethnicity, and social class. Moreover, the variability within these groups is also striking (Brückner & Mayer, 2005; Macmillan, 2005).

It is here that the concept of intersectionality comes in. The field of intersectionality is burgeoning and intersectionality even became a buzzword according to Davis (2008). Not only because it has emerged in a number of research fields such as women's studies, sociology, politics, psychology, health science, geography and higher education, but also because the theoretical underpinnings are heavily debated in current writings. In the very beginning the intersectionality paradigm was used to raise more awareness for invisible groups, more often social groups not taken into consideration than being literally invisible. Crenshaw (1991) coined the term to claim

that black women are often forgotten in justice and other social systems, as their lived experiences are not comparable to a simple addition of the experiences of being a woman and being black. By looking at the intersection of, for example, black and women, we can give visibility and voice to a particular group that otherwise would have remained ignored (see also Purdie-Vaughns & Eibach's (2008) concept of intersectional invisibility). The conceptualization of intersectionality as a way to better represent those who have been left out or ignored, thereby offering a "content specialization" (Choo & Ferree, 2010, p. 133), is also called the intracategorical approach (McCall, 2005). The intracategorical approach starts from the idea that master categories are not enough to understand social reality, and tend to focus on particular social groups at neglected points of intersections – e.g., black lesbian women – in order to reveal the complexity of lived experiences within such groups. This approach heavily relies on narrative essays whereby the individual's experience is taken as subject and is extrapolated to the broader social location embodied by the individual.

However, this approach to intersectionality exists in tension with the claim that no one is ever just privileged or oppressed (Jordan-Zachary, 2007). In studying the conflicting dimensions of inequality, we also need to study the normative cases where power and privilege cluster. As Yuval-Davis (2006) points out, researchers tend to study "others" when taking an intersectional approach, thereby portraying low status groups as the "effect to be explained" (Warner, 2008). When intersectionality gets defined as focusing on those who are marginalised, dominant social groups remain unacknowledged. Therefore, intersectionality quickly evolved to a more intercategorical approach. This approach not only focuses on the complexity within one specific social group, but also expands its scope across analytical categories by using a multigroup and comparative method. Studies done in this multigroup vein analyse the intersection of the full set of dimensions of multiple categories – e.g., black, white, women, men, black women, black men, white women and white men – and thus examine both advantage and disadvantage explicitly and simultaneously (McCall, 2005). This approach contrasts with the anticategorical approach (McCall, 2005) that rejects the use of fixed categories because a wide range of different experiences, identities, and social locations fail to fit neatly into any single "master" category. This is a more constructivist version of intersectionality (Choo & Ferree, 2010) which appeals to those who doubt the stability of social categories at the micro level. While this may definitely hold at the micro level, there is no need to reject the use of categories as a methodological tool to allow for analysis. Categories are socially constructed, and while being powerful tools to shape social relations of hierarchy, discrimination and exclusion, they may nonetheless be used with the necessary caution to analyse such relations.

The problem with an intercategorical approach for quantitatively oriented researchers, next to the need to dispose of sufficient data, is that the addition of any one analytical category to the analysis adds complexity because it requires an investigation of the multiple groups that constitute the category (McCall, 2005). In the rest of this article, we do approach intersectionality in an intercategorical way, thereby relying on quantitative data. From the outset we decide to include three important socio-demographic categories, namely gender, social class, and ethnic background. While many more socio-demographic categories could be included, such as sexuality or ability, and independent of the fact that this would have complicated the analysis, we did not dispose of the necessary data to do so (cf. infra section on methods and data). We nonetheless think that using these three socio-demographic categories is a good start to investigate the accumulation of inequality and the intersections of socio-demographic categories where this accumulation is to be found. We start by looking at the percentages of the three social categories separately, in order to obtain an overview of the three axes of social domination. Next, we will take an intersectional perspective, by combining the three social categories: gender x migrant background, gender x social class, migrant background x social class, and gender x migrant background x social class. We want to capture which intersections of social categories face the highest accumulation of inequality. This may reveal groups of respondents that may experience difficulties in the transitions young adults face, that would not show when only looking at the main social categories separately. In a last stage, we will take a look at the size and proportion of the groups, in order to assess whether full intersectionality (combining the three social categories) is efficient for policy making, or whether targeting larger – less homogeneous groups – is to be considered a more successful strategy.

Method and Data

As mentioned in the introduction, we use the Generations and Gender Programme (GGP), a panel survey of nationally representative samples of the 18-79 year-old population throughout 25 European countries. The survey covers questions on fertility, partnership, the transition to adulthood, economic activity, care duties and attitudes. We use the Belgian data of that survey (N = 7163) that were collected from 2008 until 2010. Because we are interested in the transition from emergent adulthood to young adulthood, we select all respondents aged 18-35 years old at the time of the interview, resulting in a sample of 1920 individual respondents, thereby making sure that individuals figure only once in our dataset. While we realise that not all demographic transitions such as leaving (the parental) home, finishing school, starting work and becoming financially autonomous, getting married or otherwise settled

with a partner, and becoming a parent, necessarily take place within that period of life, statistically speaking a high share of the Belgian population faces many of those demographic transitions during those years.

We will investigate intersectionality by taking gender, migrant background, and educational attainment of the father into account. The migrant background of the respondent was defined according to his/her country of birth and that of his or her parents. Respondents born abroad or born in Belgium but with at least one parent born abroad were defined as having a migrant background and assigned to one of two migrant groups: coming from EU-countries or coming from non-EU countries (Turkey, Northern Africa, Sub-Saharan Africa and Middle East). Social class was not asked directly in the GGP, but we used the level of educational attainment of the father as proxy. Three groups were constituted: low social class (isced 0 and isced 1), middle social class (isced 2, isced 3 and isced 4) and high social class (isced 5 and isced 6).

Table 1. Distribution of gender, migrant background, and social class categories, in absolute numbers and percentages, for 18 to 35 year-olds.

(Source: GGP, wave1, Belgium, own calculations)

	N	%
Gender		
Men	879	45,8
Women	1041	54,2
Migrant background		
EU	248	14,5
Non-EU	208	12,1
Non-migrants	1257	73,4
Social class		
Low	283	17,9
Middel	790	49,8
High	512	32,3

As shown in Table 1, our sample of 18 to 35 year olds consists of 879 men and 1041 women, 248 individuals from EU-countries, 208 individuals from non-EU countries and 1257 non-migrants, and 283 respondents with a low social class background, 790 respondents from middle social class and 512 respondents with a high social class background.

We use different indicators to specify which events participants already experienced and how well the transition was made. We will look at events such as leaving the parental home, partnership status, educational attainment, and job market entering. Additionally, we will investigate the satisfaction of the housing, whether

they rent or own the accommodation, the subjective feeling of poverty, how satisfied they are with their job, and the subjective feeling of emotional and social loneliness.

Leaving the parental home and partnership status. The household type of the respondents indicates whether the participant lives at home with his/her parent(s) or another person in charge of him/her, lives alone, lives with a partner with or without children, or is a single parent.

Activity status. Respondents were classified as being a student, being employed (employed, self-employed, a helping family member in a family business or military service), being unemployed, or being economically inactive (maternity leave, parental leave, long-term illness and/or disability, or housekeeping).

Educational attainment. Respondents who were not studying anymore were assigned to three groups: having a low educational attainment (isced level 0 or 1, corresponding pre-primary or primary level), a middle educational attainment (isced level 2, 3 or 4, corresponding lower or upper secondary level, or post-secondary non-tertiary level such as preparatory courses), and high educational attainment (isced level 5 or 6, corresponding first or second stage of tertiary education).

Satisfaction of housing. Respondents were asked to indicate on a 11-point scale how satisfied they were with the dwelling (0 = not at all satisfied to 10 = completely satisfied). Based on the score respondents gave, we categorised them as dissatisfied with the accommodation (score of 5 or lower) or satisfied with the accommodation (score of 6 or more).

Ownership status. Respondents were asked to indicate whether they were owner, tenant or subtenant and paying rent, or whether the accommodation was provided rent-free.

Satisfaction of employment. Respondents were asked to indicate on a 11-point scale how satisfied they were with their current occupation (0 = not at all satisfied to 10 = completely satisfied). Based on the score respondents gave, we categorised them as dissatisfied with the employment (score of 5 or lower) or satisfied with the employment (score of 6 or more).

Subjective feeling of poverty. On a 6-point scale, participants indicated how difficult it is for the household to make the ends meet (1 = very easily, 6 = with great difficulty). Based on the score respondents gave, we categorised them as being in shortage of money (score of 4 or more) or not being in shortage of money (score of 3 or less).

Emotional and social loneliness. Participants answered the following questions on a three-point scale (yes, more or less, no): "There are plenty of people I can lean on in case of trouble" (reverse coded), "I experience a general sense of emptiness", "I miss having people around", "There are many people that I can count on completely" (reverse coded), "Often I feel rejected", "There are enough people that I feel close to" (reverse coded). The scale has an overall reliability of α = 0.76. The overall emotional

and social loneliness was calculated by adding the scores of all six items and dividing the total by six, yielding a score ranging from 1 (high social and emotional loneliness) to 3 (low social and emotional loneliness). We also categorised respondents in two groups: experiencing high social and emotional loneliness (having an average score of 2 or less) and experiencing low social and emotional loneliness (having an average score higher than 2).

Results

In what follows we tabulated the distribution for the three social categories (gender, migrant background, and social class), for every indicator as listed above. We start by looking at the percentages of the three social categories separately, in order to obtain an overview of the three axes of social domination. Next, we will combine the three social categories: gender x migrant background, gender x social class, migrant background x social class, and gender x migrant background x social class. In a last stage, we will take a look at the size and proportion of the groups.

Main Social Categories

Table 2 shows the marginal distribution of the different indicators for the total sample of 18 to 35 years old (N = 1920), and for gender, migrant background, and social class separately. For every indicator the percentages and the group sizes are given. The distribution of the different transition markers within the total group is compared to the distribution of the transition markers for the different social categories. For example, we will compare the percentage of youngsters still living at the parental home for women and men, compared to the total group op 18-35 year olds.

From all 18-35 year olds in our sample, half of them already live together with a partner and eventually with children (50,9%), while 36,9% still lives with their parent(s). 9,1% lives alone and 3,1% lives alone with at least one child.

Although most respondents are employed (67,8%), a substantial share is unemployed (9,2%) or economically inactive (4,2%). Those who are working are mostly happy with their job (91,3%). 18,6% is still studying; only 2,5% has received no or very low education. 43,4% has a middle educational attainment and 35,6% has reached a high educational attainment.

Most respondents aged 18 to 35 years do not feel emotionally or socially lonely (91,4%). With regard to housing, most respondents own the dwelling they live in (61,5%), while 30,8% rents it. The majority (92,3%) is satisfied with their accommodation. When asked how difficult it is for the household to make ends meet, the answers are less optimistic: 32,1% indicates that it is difficult to some degree.

Table 2. Distribution of transition markers in absolute numbers and percentages by gender, migrant background, and social class.

(Source: GGP, wave1, Belgium, own calculations)

			Gender		Migrant status			Social Class		
		Total	Men	Women	non-migrant	EU countries	Non-EU countries	Low social class	Middel social class	High social class
	%	100	45,8	54,2	73,4	14,5	12,1	17,9	49,8	32,3
	N	1920	879	1041	1257	248	208	283	790	512
Parental home & partner status										
	with parents	**36,9**	45,5	29,8	33,9	28,6	30,0	25,9	41,3	38,7
%	alone	**9,1**	11,8	6,8	8,4	11,4	15,5	11,2	6,1	11,3
	partner w/wo children	**50,9**	42,3	58,2	54,6	57,1	49,5	57,9	50,0	49,2
	single parent	**3,1**	0,5	5,3	3,3	2,9	5,0	5,0	2,6	0,8
	with parents	**695**	390	305	417	70	60	72	320	196
N	alone	**171**	101	70	103	28	31	31	47	57
	partner w/wo children	**959**	363	596	672	140	99	161	387	249
	single parent	**58**	4	54	40	7	10	14	20	4
Activity status										
	Employed	**67,8**	70,9	65,2	72,7	69,3	53,7	66,2	71,8	65,2
%	Unemployed	**9,2**	9,3	9,1	6,3	11,5	23,4	17,6	7,7	3,6
	Student	**18,8**	19,0	18,6	17,0	16,0	16,4	8,3	18,0	28,1
	Inactive	**4,2**	0,8	7,1	4,0	3,3	6,5	7,9	2,6	3,2
	Employed	**1285**	617	668	905	169	108	184	562	329
N	Unemployed	**174**	81	93	78	28	47	49	60	18
	Student	**356**	165	191	212	39	33	23	141	142
	Inactive	**80**	7	73	50	8	13	22	20	16
Educational attainment										
	Low	**2,5**	2,4	2,5	0,9	4,1	9,1	7,5	1,1	0,2
%	Middle	**43,4**	49,1	38,5	42,2	46,2	54,8	67,4	44,7	15,6
	High	**35,6**	29,7	40,6	40,0	34,0	20,2	17,0	36,2	56,5
	Still studying	**18,6**	18,8	18,4	16,9	15,8	15,9	8,2	17,9	27,7
	Low	**47**	21	26	11	10	19	21	9	1
N	Middle	**830**	430	400	529	114	114	190	352	80
	High	**681**	260	421	502	84	42	48	285	289
	Still studying	**356**	165	191	212	39	33	23	141	142
Ownership status										
	Owner	**61,5**	63,0	60,2	66,0	57,3	46,2	52,3	68,5	65,4
%	Tenant	**30,8**	27,5	33,6	26,3	37,5	48,1	39,9	24,1	27,5
	Rent-free	**7,0**	8,8	5,5	7,1	4,8	4,8	6,0	6,8	6,8
	Other	**0,7**	0,7	0,7	0,6	0,4	1,0	1,8	0,6	0,2
	Owner	**1181**	554	627	829	142	96	148	541	335
N	Tenant	**592**	242	350	331	93	100	113	190	141
	Rent-free	**134**	77	57	89	12	10	17	54	35
	Other	**13**	6	7	8	1	2	5	5	1
Satisfaction housing										
Mean	(max = 10)	**8,0**	8,0	8,0	8,1	7,9	7,3	7,6	8,2	8,1
%	High	**92,3**	93,0	91,8	94,3	91,5	81,3	88,7	95,3	94,1
	Low	**7,7**	7,1	8,2	5,7	8,5	18,8	11,3	4,7	5,9
N	High	**1773**	817	956	1185	227	169	251	753	482
	Low	**147**	62	85	72	21	39	32	37	30
Satisfaction employment										
Mean	(max = 10)	**7,6**	7,7	7,5	7,7	7,5	7,1	7,5	7,6	7,6
%	High	**91,3**	92,0	90,8	92,0	93,0	87,6	87,4	93,8	91,2
	Low	**8,7**	8,0	9,2	8,0	7,1	12,4	12,6	6,2	8,8
N	High	**1076**	496	580	759	145	85	152	482	268
	Low	**102**	43	59	66	11	12	22	32	26
Emotional and social loneliness										
Mean	(max = 6)	**2,7**	2,7	2,7	2,8	2,7	2,5	2,6	2,8	2,8
%	High	**8,6**	7,1	9,9	5,4	10,9	23,2	16,7	7,7	3,3
	Low	**91,4**	92,9	90,1	94,7	89,1	76,8	83,3	92,3	96,7
N	High	**165**	62	103	67	27	48	47	61	17
	Low	**1746**	813	933	1185	220	159	234	727	495
Subjective poverty										
Mean	(max = 6)	**3,1**	3,0	3,2	2,9	3,3	3,8	3,6	3,0	2,8
%	No	**67,9**	70,7	65,6	74,0	60,4	45,2	51,2	73,4	77,7
	Yes	**32,1**	29,3	34,4	26,1	39,6	54,8	48,8	26,6	22,3
N	No	**1290**	614	676	920	148	94	145	574	393
	Yes	**609**	255	354	324	97	114	138	208	113

By Gender

When looking at gender differences, we find that the group that has not left the parental home is bigger for men (45,5%) than for women (29,8%). Women not only leave the parental home at a younger age; they also settle more often with a partner (58,2%), while men more often live alone (11,8%). Women also have higher rates of single parenthood (5,3%) compared to men (0,5%) or the total sample (3,1%).

Women are more often economically inactive (7,1%) than men (0,8%), even though they study longer than men: 40,6% of the women has a high educational attainment (compared to 29,7% of the men) and 49,1% has a middle educational attainment (compared to 38,5% of the men).

For the remainder of the indicators (satisfaction of housing, ownership status, satisfaction of employment, subjective feeling of poverty, emotional and social loneliness) we did not find major differences between men, women, and the total sample.

By Migrant Background

Research reveals that youngsters with a migrant background (albeit from EU or non-EU countries) live less often at the parental home (28,6% for the individuals with an EU-migrant background and 30% for those from outside the EU), compared to the non-migrants (33,9%) or the total sample (36,9%).

Educational attainment is the highest for non-migrants: 40% has finished tertiary education, while only 0,9% has no or very low education. The difference with individuals with a migrant background is striking. Low educational attainment is high (4,1% for individuals with an EU-migrant background and 9,1% for those from outside the EU), while only 20,2% of individuals from outside the EU has a diploma of tertiary education.

Related to educational attainment, we find that only 53,7% of the individuals from outside the EU is employed, compared to 72,2% of the non-migrants or 67,8% of the total group. Individuals from EU countries fall in between with 69,3%. The unemployment rate is very high for emergent and young adults with a migrant background, especially for those coming from non-EU countries (23,4%). Also, of non-EU individuals who do work, there is a larger proportion that is dissatisfied with the current job (12,4% is dissatisfied, compared to 7,1% of those from the EU and 8% of non-migrants).

With regard to housing and housing satisfaction, we find that individuals from outside the EU rent more often (48,1%) than groups with other migrant backgrounds or the total sample. They are also less satisfied about their housing, with 18,8% who is dissatisfied compared to only 5,7% of non-migrants.

66

Individuals from outside the EU also score high on social and emotional loneliness: 23,3% feeling lonely, compared to 5,4% for non-migrants and 10,9% for individuals from other EU countries.

Finally, the subjective feeling of poverty is high for individuals from outside the EU, with 54,8% indicating that they have some level of difficulties to make ends meet compared to the 32,1% of the total sample and 26,1% of the non-migrants.

By Social Class

Taking social class into account learns that it is the group with a low social class background which leaves the parental home more often (only 25,9% lives at the parental home) to start a family (57,9%). This group also has the highest rate of single parenthood (5,0%). Respondents with a middle social class background live more often with their parents (41,3%).

Emergent and young adults with low social class background have the lowest educational attainment: 7,5% has received no or very low education (compared to 2,5% in the total sample) and only 17,0% has a diploma of tertiary education (compared to 35,6% in the total sample).

For the other indicators, the pattern we find for youngsters with a low social class background is somewhat the same as those for individuals from outside the EU: satisfaction for housing is less high than average (11,3% is dissatisfied compared to 7,7% in the total sample), they are less satisfied with their current job (12,6% is dissatisfied to a certain degree, compared to 8,7% in the total sample) and they have a higher feeling of poverty (48,8% has difficulties to make ends meet).

All in all, migrant background and social class are dividing the emergent and young adults in haves and have-nots, with individuals from non-EU countries and youngsters from a low social class experiencing the most difficult circumstances and outcomes.

Intersectional Perspective

Table 3 shows the distribution of the different indicators of transition to young adulthood again, but this time we combine the three social categories, resulting in 18 different groups: 2 (gender) × 3 (migrant background) × 3 (social categories). As the table is quite extensive, we will only focus on the groups that in any way stand out as compared to the total sample of 18 to 35 year olds.

As seen previously, the group facing most difficult circumstances must be individuals from non-EU countries with a low social status. We replicate this finding in table 3, although we have to nuance it: by taking gender in account, we find that the

problems faced by this group are more pronounced for women than for men. Indeed, the employment rate for women with a low social class background coming from non-EU countries drops to 41,2%, the unemployment rate increases to 37,3% and 15,7% of them is economically inactive. In addition, educational background is low (17,3% with low educational attainment and only 13,5% with a high educational attainment). Only 38,5% owns the housing she lives in, and 19,2% is dissatisfied with it. One quarter is unhappy with her current job; almost 30,8% feels emotionally and socially lonely; and 65,4% has difficulties to make ends meet every month.

Although still substantial, the problems for young men with a low social class background coming from non-EU countries are less pronounced. The unemployment rate is with 22,5% still high compared to the total sample (9,2%), but the employment rate is equal in both groups (67,5%). No respondent in this group has a high educational attainment, but the rate of low educational attainment is not different from that of the total sample (2,4%). The subjective feeling of poverty and social and emotional loneliness is problematic and no different than for women from non-EU countries with a low social background (21,4% feels lonely and 64,3% has difficulties to make ends meet).

Although the intersectional perspective seems to reveal interesting findings, one needs to take the size of the different groups into account. By combining different social categories, one is bound to make smaller groups. For example, young male individuals coming from non-EU countries with a high social class background form a very small group (1% of the total sample, or 14 respondents). We observe that they have a higher feeling of subjective poverty, as 50% of them indicate that they have some difficulties to make ends meet. However, this percentage only represents 7 respondents. Small changes in the answers of these respondents can lead to large changes in percentages. Other examples are the high percentage of 14,3% (4 from 28 respondents) low-educated youngsters in the group of men from low social class from EU-countries, and the 13,2% of non-migrant women with a low social class background that are economically inactive (9 from 69 respondents).

One can argue that the problem of small group sizes also plays in the finding for men and women from non-EU countries from low social class as described above, but the fact that they accumulate different problems makes the results somewhat more robust. This accumulation is also observed for male individuals from non-EU countries with a middle social class background: high unemployment rate (41,7%), high percentage of low educated respondents (12,5%), low satisfaction of housing (20,8%), and feelings of loneliness (37,5%). Women from EU countries with middle social class background also experience an accumulation of problems in the transition to young adulthood: unemployment (26,7%), no or low education (9,7%), loneliness (19,4%), and difficulties to make ends meet (67,7%).

Table 3. Distribution of transition markers, in absolute numbers and percentages, by gender x migrant background x social class.

(Source: GGP, wave1, Belgium, own calculations)

	Total	Men non-migrant low	Men non-migrant middle	Men non-migrant high	Men non-EU low	Men non-EU middle	Men non-EU high	Men EU low	Men EU middle	Men EU high	Women non-migrant low	Women non-migrant middle	Women non-migrant high	Women non-EU low	Women non-EU middle	Women non-EU high	Women EU low	Women EU middle	Women EU high
%		3,1	18,5	12,5	2,9	1,7	1,0	1,9	2,7	1,8	4,8	22,3	12,6	3,6	1,8	1,4	2,1	3,2	2,2
N	1920	45	269	181	42	24	14	28	39	26	69	323	183	52	26	21	31	46	32
Parental home & partner status																			
% with parents	36,9	37,2	45,5	43,0	22,5	58,3	46,2	42,9	38,5	56,0	15,9	32,3	30,8	23,5	37,5	25,0	16,1	22,2	18,8
alone	9,1	11,6	9,5	14,0	25,0	12,5	30,8	7,1	5,1	8,0	10,1	4,1	7,1	5,9	.	20,0	9,7	6,7	9,4
family	50,9	51,2	44,7	42,5	50,0	29,2	23,1	50,0	56,4	36,0	68,1	58,5	61,0	58,8	62,5	55,0	64,5	64,4	68,8
single parent	3,1	.	0,4	0,6	2,5	.	.	.	.	.	5,8	5,1	1,1	11,8	.	.	9,7	6,7	3,1
N with parents	695	16	120	77	9	14	6	12	15	14	11	102	56	12	9	5	5	10	6
alone	171	5	25	25	10	3	4	2	2	2	7	13	13	3	.	4	3	3	3
family	959	22	118	76	20	7	3	14	22	9	47	185	111	30	15	11	20	29	22
single parent	58	.	1	1	1	.	.	.	.	.	4	16	2	6	.	.	3	3	1
Activity status																			
% Employed	67,8	86,7	77,2	68,9	67,5	50,0	50,0	67,9	74,4	64,0	72,1	72,2	69,6	41,2	50,0	71,4	60,0	71,7	67,7
Unemployed	9,2	4,4	7,5	5,0	22,5	41,7	.	10,7	10,3	4,0	10,3	4,7	2,8	37,3	8,3	4,8	26,7	10,9	.
Student	18,8	4,4	14,9	25,6	7,5	8,3	41,7	21,4	15,4	32,0	4,4	19,1	22,7	5,9	37,5	23,8	10,0	13,0	25,8
Home	4,2	4,4	0,4	0,6	2,5	.	8,3	.	.	.	13,2	4,1	5,0	15,7	4,2	.	3,3	4,4	6,5
N Employed	1285	39	207	124	27	12	6	19	29	16	49	231	126	21	12	15	18	33	21
Unemployed	174	2	20	9	9	10	.	3	4	1	7	15	5	19	2	1	8	5	.
Student	356	2	40	46	3	2	5	6	6	8	3	61	41	3	9	5	3	6	8
Home	80	2	1	1	1	.	1	.	.	.	9	13	9	8	1	.	1	2	2
Educational attainment																			
% Low	2,5	.	1,1	.	2,4	12,5	7,1	14,3	.	26,9	2,9	0,3	.	17,3	.	.	9,7	2,2	.
Middle	43,4	80,0	53,2	21,0	90,5	50,0	14,3	46,4	59,0	42,3	65,2	38,1	8,2	63,5	38,5	23,8	61,3	37,0	18,8
High	35,6	15,6	30,7	53,6	.	29,2	42,9	17,9	25,6	30,8	27,5	42,7	69,4	13,5	26,9	52,4	19,4	47,8	56,3
Still studying	18,6	4,4	15,0	25,4	7,1	8,3	35,7	21,4	15,4	.	4,4	18,9	22,4	5,8	34,6	23,8	9,7	13,0	25,0
N Low	47	.	3	.	1	3	1	4	.	7	2	1	.	9	.	.	3	1	.
Middle	830	36	142	38	38	12	2	13	23	11	45	123	15	33	10	5	19	17	6
High	681	7	82	97	.	7	6	5	10	8	19	138	127	7	7	11	6	22	18
Still studying	356	2	40	46	3	2	5	6	6	.	3	61	41	3	9	5	3	6	8
Ownership status																			
% Owner	61,5	60,0	69,9	69,1	40,5	62,5	50,0	75,0	71,8	50,0	58,0	70,0	66,7	38,5	80,8	52,4	54,8	58,7	56,3
Tenant	30,8	28,9	20,1	21,6	47,6	37,5	42,9	21,4	23,1	42,3	36,2	23,8	27,3	55,8	15,4	47,6	41,9	39,1	37,5
Rent-free	7,0	11,1	9,7	8,8	9,5	.	7,1	3,6	5,1	7,7	2,9	5,3	6,0	3,9	3,9	.	.	2,2	6,3
Other	0,7	.	0,4	0,6	2,4	.	.	.	.	.	2,9	0,9	.	1,9	.	.	3,2	.	.
N Owner	1181	27	188	125	17	15	7	21	28	13	40	226	122	20	21	11	17	27	18
Tenant	592	13	54	39	20	9	6	6	9	11	25	77	50	29	4	10	13	18	12
Rent-free	134	5	26	16	4	.	1	1	2	2	2	17	11	2	1	.	.	1	2
Other	13	.	1	1	1	.	.	.	.	.	2	3	.	1	.	.	1	.	.

Table 3. Continued

	Total	Men non-migrant low	Men non-migrant middle	Men non-migrant high	Men non-EU low	Men non-EU middle	Men non-EU high	Men EU low	Men EU middle	Men EU high	Women non-migrant low	Women non-migrant middle	Women non-migrant high	Women non-EU low	Women non-EU middle	Women non-EU high	Women EU low	Women EU middle	Women EU high
%		3,1	18,5	12,5	2,9	1,7	1,0	1,9	2,7	1,8	4,8	22,3	12,6	3,6	1,8	1,4	2,1	3,2	2,2
N	1920	45	269	181	42	24	14	28	39	26	69	323	183	52	26	21	31	46	32
Satisfaction employment																			
Mean (max = 10)	7,6	8,0	7,8	7,8	7,2	7,2	9,0	7,3	7,7	6,7	7,6	7,6	7,7	6,3	7,0	6,6	7,9	7,5	7,2
% High	91,3	92,1	93,9	93,0	87,0	88,9	100,0	87,5	96,3	84,6	88,0	94,0	91,5	75,0	81,8	92,9	94,1	96,9	91,3
% Low	8,7	7,9	6,1	7,0	13,0	11,1	.	12,5	3,7	15,4	12,0	6,0	8,6	25,0	18,2	7,1	5,9	3,1	8,7
N High	1076	35	170	93	20	8	6	14	26	11	44	205	107	15	9	13	16	31	21
N Low	102	3	11	7	3	1	.	2	1	2	6	13	10	5	2	1	1	1	2
Satisfaction housing																			
Mean (max = 10)	8,0	8,2	8,4	8,2	6,8	7,2	7,9	7,4	8,4	7,7	7,9	8,2	8,2	7,3	7,8	7,8	7,9	7,9	8,2
% High	92,3	95,6	97,0	96,1	73,8	79,2	92,9	96,4	97,4	84,6	94,2	94,7	95,6	80,8	88,5	90,5	93,6	95,7	90,6
% Low	7,7	4,4	3,0	3,9	26,2	20,8	7,1	3,6	2,6	15,4	5,8	5,3	4,4	19,2	11,5	9,5	6,5	4,4	9,4
N High	1773	43	261	174	31	19	13	27	38	22	65	306	175	42	23	19	29	44	29
N Low	147	2	8	7	11	5	1	1	1	4	4	17	8	10	3	2	2	2	3
Emotional and social loneliness																			
Mean (max = 6)	2,7	2,7	2,8	2,8	2,5	2,4	2,8	2,7	2,7	2,7	2,7	2,8	2,8	2,5	2,6	2,7	2,6	2,6	2,7
% High	8,6	13,3	4,1	1,1	21,4	37,5	.	7,1	7,7	.	10,3	6,2	2,2	30,8	19,2	9,5	19,4	15,2	9,4
% Low	91,4	86,7	95,9	98,9	78,6	62,5	100,0	92,9	92,3	100,0	89,7	93,8	97,8	69,2	80,8	90,5	80,7	84,8	90,6
N High	165	6	11	2	9	9	.	2	3	.	7	20	4	16	5	2	6	7	3
N Low	1746	39	257	179	33	15	14	26	36	26	61	302	179	36	21	19	25	39	29
Subjective poverty																			
Mean (max = 6)	3,1	3,3	2,8	2,6	3,9	3,6	3,6	3,4	3,2	2,5	3,1	3,0	2,8	4,2	3,5	3,1	4,1	3,2	3,0
% Low	67,9	62,2	76,0	86,1	35,7	54,2	50,0	64,3	60,5	84,6	66,7	75,9	74,2	34,6	57,7	81,0	32,3	67,4	71,0
% High	32,1	37,8	24,0	13,9	64,3	45,8	50,0	35,7	39,5	15,4	33,3	24,1	25,8	65,4	42,3	19,1	67,7	32,6	29,0
N Low	1290	28	203	155	15	13	7	18	23	22	46	242	135	18	15	17	10	31	22
N High	609	17	64	25	27	11	7	10	15	4	23	77	47	34	11	4	21	15	9

70

Discussion and Conclusion

In the present article we wanted to explore quantitatively how and when policies have to incorporate the notion of intersectionality, wondering whether we can quantitatively capture intersectionality in an issue of interest to policy-makers, and whether this gathers findings laying a foundation for policies adopting an intersectional approach. The answer to both questions is "yes but". We developed our argument examining the accumulation of inequality in what the literature tends to call the transition from emergent to young adulthood, wanting to capture which intersections of social categories face the highest accumulation of inequality.

We focused on three social categories: gender, social class, and migrant background. We started by looking at the main social categories separately. We found that non-EU migrants and respondents from low social class face the biggest barriers in the transition to young adulthood. They left the parental home more often, are low educated, often unemployed, have small social networks, are less satisfied with their jobs and housing, and often have difficulties to make ends meet. Apart from the fact that women left the parental home more often and are less employed despite their higher education, the transition in the life of young adults does not differ greatly between men and women. Based on these observations, we could conclude that policy makers have to target all youngsters with a low social status and all youngsters from non-EU countries. Also, policies focusing on gender issues are less needed in tackling the problems faced in the transition to adulthood.

However, by taking an intersectional perspective, we had to review our preliminary conclusion somewhat. Crossing gender, migrant background and social class, we found that gender is an important factor to take into account. What the main analysis did not reveal, is that the circumstances and problems for women from a low social class and non-EU background are more problematic than those for men with the same background. Moreover, men from non-EU countries with middle social class and women with a low social class from EU countries also turn up as groups needing extra attention. An intersectional approach does reveal groups that would have remained invisible otherwise.

What can we retain from these findings? It is definitely possible to quantitatively capture intersectionality in an issue of interest to policy-makers. We kept the analysis and interpretation intuitive, by only using cross tabulations. While being very user-friendly, the latter have their limits, too. Especially in complex cross-tabulations it becomes difficult to detect patterns in the data. Other, more advanced methods are possible as well, such as applying Classification and Regression Trees (CART), a technique using a stepwise algorithm that splits the data in more and more homogenous groups, and which is used as an alternative way to gain insight in social

71

processes without using strong assumptions on regression models (see Mortelmans, Meier & Defever, forthcoming). Yet, regression models, while requiring assumptions, have the advantage of allowing for simpler models and for easily detecting patterns within the data. Notwithstanding these (dis)advantages of the different statistical analyses, the point is that intersectionality can be approached quantitatively. Which type of analysis to choose may depend on the data and question to be answered.

We therefore think that large datasets help to give a good overview of the problems faced by social groups. However, such datasets need to be available and easily accessible for analysis, which is often not the case. In our case we had to invest a considerable amount of time in adapting the dataset to the present analysis. Also, we only took three socio-demographic categories into consideration, mainly because we managed to get hold of data on these socio-demographic groups and not on other features, such as disability or sexuality. While the collection of data should not be an end in itself, good datasets are necessary so as to quantitatively approach intersectionality.

Do our findings provide material for policies to adopt an intersectional approach? The "multidimensionality" of the problem central to this article is an important factor in applying intersectionality in policy making. No policy maker should take action based on the sole finding that half of our male respondents coming from non-EU countries with a high social class background have difficulties to make ends meet. However, if small groups accumulate different problems, policy action might need to be taken, no matter how small the group is. Only such an intersectional approach can make policies effective. Also, an intersectional approach is by definition the winning solution. Even if there is no intersectionality, a policy addressing the intersection of different social markers still addresses the problems of the various social groups concerned, whereas the opposite does not hold. Policies addressing the problems of different social groups but ignoring the particular problems arising from the intersection of these different social markers do not adequately deal with the problems faced on the intersection. However, whether governments want to make such an investment is a political choice.

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