The same groups are also harmed in access and use of health services (Cobo, Cruz, & Dick (2021)), in access to employment, in their possibilities of professional occupation, in education, in income, in access to social protection, in the condition of their homes and their digital inclusion (Pinheiro & Soares (2003)), to mention a few aspects.

In other words, if an individual's position in society lies at the intersection of several subjugated groups, the inequalities that affect these groups will probably work together to their own disadvantage.

The occurrence of disadvantages in different groups to which the same individual belongs can also be called intersectionality. The co-occurrence of disadvantages at the intersection of groups is intersectionality.

The 'co-incidence' of disadvantages in several dimensions on the same group is also intersectionality. We can call 'intersectional effects': 1) these effects that accumulate on individuals due to their transversal belonging to various groups; 2) the repetitive and cumulative effects of several juxtaposed dimensions affecting the same individual; or 3) their effects on the same group of individuals. Next, we try to structure this reasoning in a more explicit and sequenced way.

## 4.1 ANALYTICAL MODEL FOR THE STUDY OF INTERSECTIONALITIES: a theoretical-conceptual proposal

By intersectionalities we understand the overlapping of different inequalities acting on certain groups and on certain individuals within groups. They almost always occur in order to cause them a disadvantage in relation to others.

Individuals at intersections are most affected, that is, those who carry characteristics that demarcate more than one disadvantaged population segment. Individuals in these conditions are more likely to suffer the negative effects of intersectionalities.

A theory of intersectionality could be based on the following premises:

- 1. Individual identities are forged through belonging to multiple groups, based on the perception of their experiences of contact with members of their same group, and other groups of which they are not part.
- 2. Multiple belongings are a source of individually unique experiences, since the combination of groups to which individuals are affiliated varies they are not the same even for people from the same family nucleus.
- 3. Individual experience is the result of how the subject perceives the environment in which he or she is inserted, and the reactions of the environment/environment to his or her own actions and to his or her person.