



# Social Exclusion of Youth in Europe

THE MULTIFACETED  
CONSEQUENCES OF LABOUR  
MARKET INSECURITY

EDITED BY MARGE UNT,  
MICHAEL GEBEL, SONIA BERTOLINI,  
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# Becoming economically autonomous: young people in Italy and Poland in a time of job insecurity

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and Zofia Włodarczyk*

## Introduction

Previous research on young people has focused mainly on the attainment of housing autonomy as a key marker of their transition to adulthood by showing that it has major consequences for life course outcomes such as socio-economic status and well-being (Galland, 2000; Buchholz et al, 2009; Tosi, 2017). A growing body of literature has analysed the consequences of youth unemployment and job precariousness for their autonomy mainly in terms of postponing departure from the parental home and forming one's own family (Mills and Blossfeld, 2005; Liefbroer and Toulemon, 2010). In this framework, less attention has been paid to the economic dimension of young people's autonomy.

This chapter aims to fill this gap by providing empirical evidence on the crucial role of attaining economic autonomy in the contemporary transition to adulthood. Young people are increasingly affected by flexible forms of employment, face a higher risk of unemployment, and take longer to establish themselves in stable and continuous employment (Blossfeld et al, 2005; Baranowska and Gebel, 2010; Armano et al, 2017). This situation increases young people's difficulties in becoming economically autonomous, especially in countries with a more flexible and unregulated labour market in which institutional protection is also on a low level.

By investigating the economic dimension of autonomy, this chapter explores how labour market disadvantages affect youth perspectives on their economic security and how they define autonomy subjectively in light of their available resources. Specifically, the focus is on the *subjective* dimension of economic autonomy and on its links to both young

people's self-representations and their perceptions of job insecurity in two different countries: Italy and Poland.

## Theoretical considerations

In the sociology of youth, the transition perspective has provided the main framework for analysing autonomy (Galland, 1991; Bynner, 2005; Molgat, 2007; Manzoni, 2016). The youth period has been constructed as a stage of life between childhood and adulthood (Kelly, 2001). Whereas childhood is associated with physiological immaturity, emotional and economic dependence, and primary ties to parents and siblings, adulthood is framed in terms of psychological maturity, emotional and economic autonomy, and primary ties to an adult partner and children (Freeland, 1991). Traditionally, the so-called five main markers have defined the transition to adulthood as finishing formal education, entering the labour force, leaving the parental home, getting married, and becoming a parent (Galland, 1991; Hareven, 1994).

Against this background, research on the change in young people's transitions from youth to adulthood has stressed their ongoing de-standardisation, individualisation, and fragmentation (Bruckner and Mayer, 2005; Elzinga and Liefbroer, 2007; Silva, 2012). Scholars analysing the effects of labour market flexibilisation and employment precariousness on youth life courses (Shanahan, 2000; Corijn and Klijzing, 2001) have shown how transitions are increasingly characterised by reversibility and uncertainty (Molgat, 2007). In particular, the transition from school to work has become more discontinuous and less uniform with the labour market options becoming more precarious. However, despite the relevance of youth economic autonomy to their transition to adulthood, there is little research on this issue.

Nevertheless, attaining economic autonomy has become a critical component of the contemporary transition to adult life (Lee and Mortimer, 2009). For many young people, just having a job does not mean attaining economic independence from their parents, and a job is increasingly insufficient to provide adequate economic resources to achieve personal aims and the adult status. As Manzoni (2016) has highlighted, independence from parents does not manifest to the same extent in the various life domains for all young people. For example, they may be residentially independent from their parents but economically dependent on them.

It is important to underline that the literature reveals no agreed or univocal definition of the economic autonomy concept. Some

related terms, such as ‘independence’, ‘self-sufficiency’, ‘self-reliance’, or ‘self-supporting’, can be found. The notion of self-sufficiency became the embodiment of a poverty reduction policy (Hawkins, 2005). Some scholars have examined the role of family socialisation towards work in adolescence in fostering economic self-efficiency, and its subsequent influence on the transition to adulthood, status attainment, and financial independence in young adulthood (Lee and Mortimer, 2009). Other scholars are interested in how circumstances in childhood affect the development of independence in youth by investigating what determines their financial independence in terms of psychological factors such as economic self-efficacy, money management, and problem-solving abilities (Brougham et al, 2011). Individual economic factors such as young people’s income and assets, work status, and educational attainment are positively associated with financial independence. Results indicate that family economic factors such as parental income, parental capital, and financial assistance decrease the level of young adults’ financial independence (Xiao et al, 2014). Other studies have dealt with the concept of self-sufficiency as having enough resources to meet one’s needs without public support, but criticised the vagueness of the concept and its interchangeability with the terms self-reliance and well-being (Hawkins, 2005). The lack of economic autonomy can be regarded as a vulnerability factor (Misztal, 2011). Having low economic autonomy mainly means to be dependent on either the family and/or the state for money transfers or material support – that is, for the latter, dependent on social policies (for example, unemployment benefits). Dependence on others constitutes a significant risk factor that considerably increases the probability of ending up in situations of social vulnerability. Vulnerability does not necessarily involve current material deprivation, but rather insecurity and exposure to risk (Chambers, 1989).

Given the paucity of research on the economic dimension of youth autonomy, this chapter aims to develop a new conceptual framework based on empirical findings that will analyse autonomy among young people from a wider perspective than the transition or the focus on the issue of independence from parents.

## **Research questions and aims**

This chapter tries to answer the following questions. How do youth interviewees define economic autonomy? Do they see themselves as economically autonomous and to what extent? Are young people’s subjective job insecurity and self-perceived economic autonomy

linked? How does young people's subjective job insecurity affect their perception of the economic opportunities and constraints within which they have to act? How do they perceive their agency in relation to their ability to satisfy their personal needs, given the structural constraints resulting from their weak attachment to the labour market?

The subjective perspectives of Polish and Italian youth on their economic autonomy will be addressed along two main lines of analysis. First, the study will try to address the link between young people's occupational status and their self-perceived economic autonomy by looking at their insecure labour market position as the important structural factor constraining individual options and leeway. Both unemployment and insecure jobs can lead to detrimental economic consequences by hampering youth's achievement of economic independence. Job insecurity has become increasingly evident in European countries in recent years. The literature shows that what matters is also the perception of job insecurity and not only the objective job situation itself (Sverke et al, 2010; Ebralidze, 2011). This chapter will pay special attention to subjective job insecurity, by assuming that feelings of uncertainty about jobs are relevant in defining the opportunities and constraints within which individuals act, and will define their present and future economic needs along with their decisions, choices, and projects. Perceived job insecurity refers to worries about the continuation of their job and the fear of becoming unemployed and thereby losing their job and income (Hartley et al, 1991; Sverke et al, 2002). Moreover, job insecurity concerns the perceived difficulty in finding a first job or a new job after a period of unemployment. Individual evaluations of one's own economic position, as well as subjective definitions of autonomy and self-representations, are intimately intertwined and must be framed in the two national contexts considered here, which are characterised by different institutional settings, social protection systems, and models of solidarity in informal networks.

Second, the study will analyse the variability in self-perceptions of individual autonomy or feelings about becoming adult in terms of the relation between individual economic agency and structural factors. Economic autonomy is defined as the degree to which a person feels independent and self-governing in achieving their own financial goals. The chapter will adopt a bottom-up definition of economic autonomy and explore self-perceived economic autonomy by giving voice to the young people directly. At the same time, it will also investigate factors that affect these self-perceptions: young people's available economic resources, available social support, and their material or

financial needs. Finally, it will take into consideration the interviewees' economic agency – the degree to which they decide how to use their individual economic resources themselves and feel themselves to be self-sustaining individuals. According to Walther (2006), in a context of de-standardised transitions to work, young people are required to take decisions that are more individual, and their subjectivities become increasingly important. Although the term *agency* has been defined in different ways (Bandura, 1989; Emirbayer and Mische, 1998), it has been used to refer to a sense of responsibility for one's life course, the belief that one is in control of one's decisions and is responsible for their outcomes (Côté and Levine, 2002; Schwartz et al, 2005). The agency–structure debate has been a perennial, and somewhat intractable, concern in sociology dating back to its founders (see Emirbayer and Mische, 1998). In this chapter, the relationship between economic autonomy and economic agency is considered as worthy of attention. Young people can perceive and speak about their economic agency in terms of different degrees of economic autonomy. Structural conditions, concerning young people's available financial resources and needs, the level and stability of their income, their past working paths, their current economic situation, their parents' economic and cultural capital, family relations, social norms and values, as well as labour market regulation and institutional settings, can be analysed in terms of the structure that restricts or enhances youth economic agency.

## Data and method

The sample taken into account here is composed of 90 interviews conducted in Italy and Poland in the period December 2015–November 2016. All semi-structured interviews were recorded, fully transcribed, and analysed according to a shared and common analytical framework. Samples in both countries covered people aged 18 to 30, balanced by gender and level of education, who were atypical workers or unemployed.

The Italian sample consisted of 50 young people (25 men and 25 women); 25 were aged 18 to 24, whereas the other 25 were aged 25 to 30. Regarding their educational level, 26 out of 50 interviewees had a secondary level of education (ISCED 3, only one ISCED 4), 12 had a low level of education (ISCED 0–2), and 12 had tertiary education (ISCED 5–6). In terms of involvement in targeted policies, 27 interviewees had been involved in policy measures, but only one with a form of economic support, and 23 participants had not participated in any such measures.

The original Polish sample consisted of 40 young people, but due to the issue of comparability, we excluded individuals who belonged to the Polish risk group – people with disabilities. Thus, the final sample consisted of 34 individuals, including 16 females. During fieldwork, every second interviewee was living with her or his parents. As regards Polish interviewees' educational level, 21 per cent of interviewees in the sample had lower secondary education (ISCED 2), 50 per cent had finished upper secondary school (ISCED 3-4, two of these had post-secondary non-tertiary education – ISCED 4) and 29 per cent had tertiary education (ISCED 5-6). Half of the Polish sample consisted of people who were targeted by some active labour market policies (ALMPs) – as registered unemployed, they usually had experiences of participating in paid internships, career counselling, or training provided by the local labour offices. However, not a single person among our Polish and Italian interviewees had ever received unemployment benefits at the time of the interviews.

## **Institutional context**

Conducting international comparative research demands a great deal of caution due to numerous contextual differences that might affect final conclusions. Obviously, the qualitative material gathered here comes from two completely different cultural settings. Nonetheless, Italy and Poland do share some cultural similarities. Both countries are described as Catholic, familistic, and collectivistic, with traditional gender-role ideologies (Yodanis, 2005). Polish youth, like Italian youth, tend to stay longer with their parents than the average European. In 2016, the average age of a young Pole leaving the parental household was 28 years; in Italy, it was 30. These numbers place young Poles closer to the Southern European nations than some of their closest neighbours (Eurostat, 2016).

Despite these cultural similarities, the patterns of the Polish economy and Polish labour market institutions are barely comparable to those in Italy. The economy and labour market institutions are among the most important structural factors affecting the individual life trajectories of young people who are starting their working careers. In this area, there are substantial differences between both countries.

In the classic Esping-Andersen typology, Italy is an example of a Southern European welfare state, whereas Poland is a post-socialist, non-liberal welfare state of the post-communist European type (Fenger, 2007). However, over the last decade, the Polish welfare state has evolved into the continental European (Christian Democratic) type

(Aspalter et al, 2009). This has brought the Polish welfare regime closer to the German, Austrian, or French models than the Mediterranean or Southern European models. Although young and precarious workers lack protection in both countries, the direction of recent reforms differ (Bertolini et al, 2018). Looking at ALMPs designed to decrease the length of periods of unemployment, Italy belongs to a group of countries with a low level of investment, whereas Poland has recently started to develop ALMPs directed specifically at youth. In Italy, few active policies are directed towards young people, and there is no national and universal minimum income insurance (Granaglia and Bolzoni, 2016). As regards family policies, there are few work–family measures and limited defamilisation (Saraceno, 2011). In Poland, the importance of active policies for young people is increasing – youth are prioritised as a risk group and targeted with ALMP measures, particularly internships co-financed by the state. Poland places increasing importance on family policies, particularly thanks to the introduction of the national programme 500+ that assigns monthly transfers for the second child in every Polish family (also for the first child in the poorest families). In contrast, Italy belongs to a group of countries in which, both before and after the 2008–09 economic crisis, support of families has remained at a very low level.

In 2013, the unemployment level for early school leavers in Italy was among the highest in the EU (37 per cent). In Poland, it was close to the European average (20 per cent). Similarly, in Poland, the percentage not in employment, education, or training (NEET) among recent school leavers was close to the European average in 2013 (nearly 30 per cent), whereas in Italy, it reached one of the highest levels in the whole EU (exceeding 50 per cent). Italy is ranked among those countries in which the negative effects of the 2008–09 economic crisis were the most significant. It is also a country with the most difficult labour market situation for recent school leavers aged 15 to 29 years (Bello and Cuzzocrea, 2018). Poland, on the other hand, did not experience harsh consequences of the global economic breakdown. In fact, there has been positive economic growth since 2007. Thus, according to the statistics, Polish youth are in a much better situation on the labour market than their Italian colleagues.

However, there are some institutional similarities between the two countries. The Italian labour market is highly regulated and segmented (Barbieri, 2011). In Poland, the labour market is also highly segmented, but it shows a medium level of regulation (Bogumil, 2015). Both countries are characterised by high shares of temporary workers (above 50 per cent, which gives them a leading position in the EU), particularly

among youth who have just finished their education (Rokicka et al, 2015). Poland has one of the highest percentages of temporary workers among young employees. Whereas in 2017, the European average was 43.9 per cent, in Poland it was 68.2 per cent and in Italy 61.9 per cent (Eurostat, 2017). A gradual increase in the use of temporary contracts in Poland was driven by ‘competitiveness strategies used by employers to minimise labour costs and the increasing weakness of the state’ (Lewandowski and Magda, 2017: 149). As a consequence of direct labour market deregulation (Bertolini, 2011), temporary contracts are also popular in Italy.

The two countries involved in this analysis share some aspects of the labour market situation, but it is important to acknowledge that Polish and Italian youth act in completely different institutional settings.

### **Economic autonomy and job insecurity**

Italian youth appear to remain in a more difficult situation on the labour market than their Polish colleagues. Their working trajectories are fragmented and disordered, characterised by various forms of precarious, underpaid, and unprotected work, and by multiple interruptions. They have experienced episodes of unpaid work, late payment, and broken promises of regularisation. These problems are particularly visible in the south of Italy. Costantino (M, 27, LE, TE, IT) shows an awareness of the problems of the labour market in southern Italy and the difficulties in achieving a stable job position because of a structural shortage of qualified job opportunities. His perception of being exposed to job insecurity is linked to his territorial background. Contextual constraints limit his chances of stable integration into the labour market. Edoardo (M, 30, HE, TE, IT) clearly expresses what emerges from the Italian interviewees in terms of worries about job insecurity and economic autonomy: “if the economy went well”. Flexibility would offer more opportunity to gain experience, especially for young people with higher education, but also for those who are searching for employment. However, if the institutional context does not support the young people in changing jobs (lack of minimum income scheme and unemployment benefits), they can experience difficulties in finding another job on the labour market and worry about their existing job.

‘This blessed permanent contract [pause] is not necessarily my goal, and I could exaggerate and say that it is not necessarily the goal of my generation in general. For some, it is a sense of

security, for others it is not. If the conditions were favourable, if the economy went well, there were more opportunities [pause] but what the hell, I've also had three-year contracts and then I had to change! But it is also true that at a certain point then [pause] you want some stability, so even just having a contract would suit me.' (Edoardo, M, 30, HE, TE, IT)

On the other hand, Polish youth, who have experiences of numerous fixed-term or informal jobs, are able to make their own choices thanks to the more favourable labour market conditions. However, the overall picture is more complex, because territorial disparities still play an important role in the Polish labour market. Polish youth living in bigger cities with low unemployment are less concerned about finding a new job. Hence, their unstable fixed-term or informal contracts are not usually accompanied by feelings of subjective insecurity – they are aware that they can always find something else. For example, Magda, living in a small town near the Polish–German border, is not concerned about her temporary contract. The relatively good situation in the local labour market gives her a strong sense of security:

'Because I know that I will always find some job. So, I don't have this pressure, that if I lose this current job, I won't make it, that I will be worried and who knows what else.' (Magda, F, 28, HE, NCJ, PL)

In contrast, youth living in rural areas and smaller towns with a worse situation in the labour market encounter greater problems in finding jobs and are more concerned about losing them. Michalina (F, 26, ME, NCJ, PL) and Adrianna (F, 22, HE, TE, PL) returned to the countryside after their studies to live with their parents. For them, finding a suitable job is barely possible in the local labour market.

In general, in both countries the main concerns of youth are the size and stability of their salaries. A low level of income significantly reduces young people's agency. Consequently, it negatively affects their self-perception as economically autonomous individuals. This point is raised by Carlo from Italy, one of the few interviewees who defines himself as economically autonomous. His dissatisfaction does not seem to be linked to the insecurity of his job, but rather to the low level of his salary.

'The five hours a day you put in at this place [fair trade shop and café] are not enough [pause] now I'm looking for another job,

maybe I could go on a vacation the way I'd like to; if I ever do go on vacation, I just make it a longer weekend, going where I want to without having to be too careful about money.' (Carlo, M, 26, HE, TE, IT).

This type of dissatisfaction is also widespread among Italian interviewees who do not define themselves as fully autonomous:

'If I had a contract even in a supermarket, I would take it immediately. I'd continue with the tattoos, like now, but it makes me feel safer to have a fixed contract, I mean a salary. Like this, instead, you live one day to the next, if something comes in good, otherwise [laughs]. And I'm lucky because I still live at home with my parents ... or if you wanna have a family, forget it!' (Ester, F, 26, ME, non-contractual and non-paid job, IT).

In Poland, low salaries combined with relatively high rents are a barrier to leaving the parental home:

'Most of all, I would like to have a kid, but not now, not in these times, right? It's just not doable, in general to afford a child, in my opinion. Too low income, too many expenses.' (Konrad, M, 23, ME, U, PL)

Low salaries are a major concern among Polish youth. They are also the reason for the existence of a vast group of partially autonomous youth described in the following paragraphs.

The present analysis assessed whether experiences of job insecurity affect young people's economic agency. Unstable income, feelings of uncertainty and fear of losing a job constrain the individual's freedom of choice. Therefore, young people who find themselves in such a position tend to postpone important life decisions and adopt a short-term perspective. In this sense, the concept of subjective job insecurity can help to explain differences in interviewees' perceptions of themselves as autonomous or not. Subjective job insecurity hampers youth economic autonomy. However, in both countries, worries about job loss, not finding a new job, or income insecurity are not related directly to the type of job contract. An illustrative example also comes from Monika who is one of the three interviewees with permanent job contracts – theoretically the most stable, perceived as a goal of young people's careers, and as a sign of a secure position in the labour market. Monika has worked hard and finally achieved a secure job

in public administration. She is in a long-term relationship with her fiancé. However, she does not feel secure in her job, she does not feel fully autonomous, and she is postponing leaving her parental home:

‘But here, it was actually because there were some rumours that they plan to liquidate the budget-administration teams. So, on the one hand, it’s like a budget department, there is this contract for the indefinite period, but as I’ve said, in case of liquidation no contract will [pause] [local government] can just commission our tasks to the municipal council entity. There is an option that some employees would be transferred there, but it’s hard to say what it would look like. So, for the moment it’s quiet.’ (Monika, F, 29, HE, PE, PL)

Many Polish young people working on fixed-term contracts do not perceive this as a source of uncertainty or insecurity. However, the type of contract is mentioned as an important issue for formal reasons, mainly by people who need it to gain access to certain financial services.

I: Have you tried with such fixed-term contracts or fee-for-task agreements to buy something in instalments?

R: It’s just not an option. You won’t get it from a bank, because I’ve tried it more than once, just for fun, to check whether it would work out but [pause] no way. You have to have the contract for at least one year. (Lech, M, 28, NCJ, PL)

Even when there are no universal regulations or laws restricting access to credit based on a job contract, the scoring models and risk assessment procedures used by financial institutions to evaluate their clients’ financial credibility take the type of contract into account. Having a regular contract significantly increases the probability of getting any type of loan, especially in the case of a home mortgage. This objective dimension of job insecurity depends on the ways in which financial institutions treat various types of job contract. This *institutionalised* job insecurity imposes a structural constraint on youth economic agency and, by this means, it might negatively affect their perceptions of their own level of economic autonomy.

### **Subjective economic autonomy: agency and its constraints**

Whereas quantitative studies make it possible to set the objective threshold of economic autonomy (earnings above a certain level, no

risk of material deprivation, living apart from parents), the present analysis shows the fuzzy nature of this concept from a subjective point of view. Young people's perceptions of economic autonomy are shaped by individual assessments of the balance between available resources and personal needs or goals.

Despite the subjective nature of young people's evaluations regarding financial independence, it may be possible to construct an analytical continuum of young people's perceptions of their own economic autonomy. This would start with individuals who feel totally economically dependent on their relatives, pass through a large category of young people who do not feel fully autonomous (partially economically independent), and finish with a category of economically self-governing young people.

Looking at the interviewees' income in their periods of activity in Italy reveals that the amount is relatively small, ranging mostly from €400 to €1,000 per month. In most cases, therefore, the net income earned does not guarantee self-sufficiency. Moreover, most respondents (36 out of 50) live with their parents. Even those who are working define themselves as partially economically autonomous, because they have limited resources that do not allow them to leave home. In fact, for most, the family of origin is the major source of economic support. Only one of the Italian interviewees has access to institutional support but lives with, and depends on, his parents.

The Polish sample has a slightly different composition. Like the Italian group, most of the interviewees do not have sufficient income to fully support themselves, and they assess themselves as not fully economically autonomous (24 out of 34). There are references here to partial economic autonomy or dependency. Only 10 respondents consider themselves completely autonomous. Interestingly, the income declared by autonomous Polish youth (an average of 1860zł per month, roughly equivalent to about €432) does not differ significantly from those who see themselves as partially autonomous (1410zł per month, equivalent to circa €328). The average income of the non-autonomous group is much lower (310zł or about €72 per month).

### *At the extreme poles of the continuum of economic autonomy*

In both countries, only a few respondents define themselves as fully independent from the economic point of view. However, the structural conditions within which they enact their economic agency seem to be very different. In fact, those who declare their full economic autonomy can be divided into two categories differing according to their levels of

economic agency. The first is made up of interviewees who perceive themselves as fully economically independent and self-governing in achieving their own financial goals. They can turn to their parents for substantial financial help, but they are able to live apart from their parents without such help. However, this does not mean that they do not accept any form of external support. For example, Łukasz defines himself as economically autonomous; he is not dependent on his parents' financial help. He is living with his fiancée and daughter in a cheaply rented little flat. However, he can count on his family's support when it comes to babysitting his child or other domestic duties:

'We just live one block of flats further, so we have my parents just in front of us, parents in law next to us, and my brother lives nearby. So, we live separately, but we have this comfort, that there is always someone around to help us.' (Łukasz, M, 28, HE, TE, PL)

In contrast, the second category of autonomous individuals consists of youth who declare themselves to be economically independent, do not receive informal support from their parents or partner, but provide for themselves and/or their families with significant effort and many sacrifices. They have already left their parental homes, but their economic agency is limited by external factors: mainly low and unstable income combined with a lack of formal and informal support. For example, Marcel and his girlfriend live together in a small rented flat. They cannot count on considerable support from their parents. Their total income is 2,000 zł (about €465) after taxes, and this has to cover the expenses of two people. However, Marcel makes ends meet; he has no financial obligations and perceives himself as fully economically autonomous, but he is aware that they remain in a precarious situation:

'It is an OK life, I guess. Although the income I have with my girlfriend [pause] This level of income and the money we live on each month are totally unthinkable for most Poles [pause] but I don't think it's really so bad.' (Marcel, M, 28, ME, TE, PL)

His economic autonomy does not result in a wide range of possible life choices. The economic context and the inadequacy of institutional support do not provide them with the tools they need to foresee and build their future. In his interview, Carlo, who shares accommodation in Italy, presents himself as economically independent and content to live on the money he makes from his part-time job. He works

as a salesman and part-time bartender at a fair-trade cafe run by a cooperative of which he is a member-worker.

‘For me, the important thing is being able to pay rent, eat, and buy cigarettes without having to ask anybody for anything. If I achieve that amount, I am relieved for the bills and the rent. Then the rest, everything else is [pause] extra [pause] It’s not that I’m a big spender, other than eating a sandwich when I’m out, or another beer [pause] eating dinner out, going to discos – zero, I also don’t travel much, that is, I’ll take a train, stay with friends who can host me.’ (Carlo, M, 26, HE, TE, IT)

In both samples, few young interviewees define themselves as not being economically autonomous at all. The present research focuses on young adults who have already finished their education and usually have some sources of income other than pocket money from their parents. Young people who describe themselves as non-autonomous have no self-earned income. In Poland, such situations refer to interviewees who are completely financially dependent on their parents, relatives, or social benefits. The last case is quite unique and refers to two single mothers staying in a public shelter whose special status entitles them to allowances (Jowita, F, 28, ME, U, PL; Zuzia, F, 28, LE, U, PL). Both of them treat their social benefits as a normal source of income (Zuzia additionally receives alimony for her child), but they do not have any work and are completely dependent on the formal support they receive. The third case (Damian, M, 19, ME, U, PL), who is one of the youngest in the Polish sample, is still considering starting university, and thus he feels obliged to find any job to support himself. In Italy, especially in the south, cases of people who have no income and live off parental support are more common. Many are unemployed, work in the black economy, or are atypical workers who receive very low and intermittent income. Many belong to working-class or precariat families. When the family of origin is affected by deprivation and material hardship, the interviewees feel themselves to be a burden and feel obliged to help their parents. Lacking income as a result of unemployment, they are forced to live with their parents and give up housing autonomy. Economic dependence and poor living conditions can also compromise their perception of autonomy in terms of being able to make their own decisions, take on responsibility, and make choices. Youth who have left the parental home to attend university or enrol in other educational training programmes (that is, residentially

autonomous individuals) also belong to this group. They have never had a stable job and have almost no experience in managing their own money. The link between autonomy and employment emerges as an important issue, in particular, among unemployed interviewees. A general agreement among them is that “if there is no work, there is no autonomy” (Erika, F, 29, LE, NEET, IT). In other words, to become economically autonomous you need an “income from work”.

### *Partially economically autonomous youth*

In both countries, the largest category revealed through the analysis is respondents who are in the middle of the continuum; youth who, due to an instable labour market situation or insufficient income, define themselves as partially economically autonomous. Looking at the five classic markers defining the transition to adulthood (Galland, 1991; Hareven, 1994), one might say that the interviewees who are partially economically autonomous are stuck somewhere between the stage of entering the labour market and the following stages of leaving the parental home or starting their own family. Their life situations are very different. They have some income from work or training, but it is insufficient and often discontinuous. This makes them dependent on informal social support. The latter varies a lot in form (financial, material, housing) and degree. Usually, the main source of support is parents or other relatives. They work on more or less regular temporary contracts, working informally, or receiving a small remuneration as part of a training scheme financed, in Poland, by the district labour office. Their income, compared to their needs, is not sufficient to move out of the parental home. Thus, they cannot think about themselves as being fully economically independent. Low income constrains their economic autonomy – they cannot view themselves as being fully autonomous; they cannot leave the parental home or start their own family:

‘Now being independent has become my priority. Now I’m trying to do everything not to be dependent anymore. Because I just feel that, at this age, you already have some experience, and living with your family, in quite a small flat, it’s just tiring and irritating. It’s been five years that I’m with my girlfriend, and after such a time it would be cool to live together, the only problem is just a lack of funds.’ (Damian, M, 23, ME, U, PL)

‘Being autonomous simply means having the [pause] economic resources that allow you to support yourself, to have a home even

if paying rent, and [pause] to think of yourself and take care of yourself at the very least, at least for yourself.' (Franco, M, 30, HE, NCJ, IT)

However, interestingly, their evaluations of their level of economic autonomy are based on the universal need for youth to think about themselves as being, at least partly, independent individuals.

'With €500 per month, I could maintain my scooter, always considering that I did not have to help anybody else (living with his parents) and I only had myself to think of, right? However, I already had to think about motorcycle insurance, gasoline, my own stuff [pause] some gifts for my girlfriend based on my salary. Yes, I feel quite autonomous.' (Matteo, M, 28, ME, U, IT)

Even though they are unemployed or in temporary work with low pay, they often reframe their subjective definition of economic autonomy to fit their current life situation and sustain their perception of themselves as (partially) independent.

'In general, I'd say I'm at 90 per cent. Because I support myself financially, I do everything by myself, the washing machine, everything by myself. Sometimes, I ask my mum about the degrees for the wash, just to be a little [pause] and then my ADSL [internet connection] and my phone, my dad's paying for them, but the rest, petrol, insurance, rent, my dogs, I pay for it all. I do everything by myself and don't ask anyone for help, like ironing, washing, I do it all, I do my own shopping, I take the dogs out by myself, I've got no one to give me a hand. Yes, alright, sometimes they do it to help me.' (Emma, F, 19, ME, TE, IT)

The money at their disposal allows them to cover some of the everyday, short-term expenses: paying for the phone, going out with their friends, having a coffee or dinner in the city, paying for fuel for their cars, or contributing a little to the household budget. For example, Adrianna (F, 22, HE, TE) makes about 1,200 to 1,400 zł a month, of which 850 zł is internship remuneration, and the rest – a few hundred zlotys that varies from month to month – is extra money she makes cleaning or singing in a band. She spends the money on her needs, including car fuel, cosmetics, clothes, and, occasionally, lunch at work. Her parents cover accommodation and grocery expenses. She has no savings of her own, and rarely manages to put some money aside for the next month.

‘Well, I seem to be independent, but only based on these internships, so I have some money on my own, but if I have to move out, pay for some room just by myself, I wouldn’t be able to afford it. So, I’m not entirely independent. My parents always help me somehow, and I have a roof over my head and some food in the fridge.’ (Adrianna, F, 22, HE, TE, PL)

Partially autonomous young people often stress their ability to cover personal or individual expenses. Despite living with their parents, both Italian and Polish youth stress that they do not have to ask parents for money for every single need. Having their own, self-earned money provides them a space for executing their agency. Feelings of being an autonomous person involve, for many respondents, the possibility of acting independently in managing their income, keeping their expenses under control, and being able to also save a little money to cope with periods of unemployment. Thanks to this strategy, partially autonomous youth can build a perception of themselves as economically autonomous, adult individuals.

However, one noticeable difference between Polish and Italian youth is that the Italian participants stress the importance of doing domestic chores as a sign of independence and adulthood. This link between subjective economic autonomy and doing domestic chores emerges only among unemployed Italians. Etymologically speaking, the word ‘economy’ comes from the Greek *οἶκος* (oikos), ‘house’, and *νόμος* (nomos) ‘law’ (that is, what is right, what sets the rule), and originally indicated a way of conducting your household and managing its goods. For example, Luigi (M, 29, ME, NCJ, IT) defines managing everyday life not only through being able to provide for himself, but also through his ability to manage everyday chores (for example, washing, ironing). Another example comes from Mara:

‘Me, I iron my stuff at home, just to say. It’s really [pause] there are many things that let you become independent and adult. One of them is also to [pause] to be independent in the handling of your own stuff, no? To get by yourself, really [pause] at 100 per cent, to clean, to wash [pause] to iron [pause] everything. To make the bed by yourself, from time to time.’ (Mara, F, 30, ME, U, IT)

Polish youth often state economic autonomy as a minimal condition for adulthood, but they never mention managing everyday duties in this context – it seems that they treat it as obvious that they do the

domestic chores themselves. However, some of them mention that they feel obliged to contribute financially to their parents' household budget as long as they carry on living with them. For most Polish and Italian interviewees, it is crucial to emphasise at least one aspect of their autonomy and adulthood. As mentioned, the interviewees who still live with their parents tend to underline other aspects of their autonomy than independent living such as partial economic autonomy or psychological autonomy. For example, when asked about their understanding of adulthood, they stress ideas of psychological maturity or responsibility:

'Being an adult, I guess it's more about this financial aspect, and being mature, it's more spiritual. I would separate this because, talking about being mature, it's much broader [pause] being responsible for yourself, for your actions, for someone else, like in a family, et cetera. And being an adult, it's just about being able to afford oneself, once you have some job.' (Michalina, F, 26, ME, NCJ, PL)

'Becoming an adult means having self-awareness, to ask for help if necessary, not to do: ah I'm big, I'm adult now, I don't need to ask anyone for anything.' (Camilla, F, 23, ME, NCJ, IT)

Maturity is a concept that also emerges from the interviews collected in Italy, whereas responsibility towards others – partners or children – is scarcely present in the interviews with young Italians. The interviewees not only reconstruct the meanings of financial independence, but also adopt behavioural strategies that ensure the minimal level of their economic agency. The most common strategy involves limiting personal needs and cutting expenses deemed unnecessary such as holidays or leisure activities. They stress that they only buy goods in sales or else cheap items, avoid expensive shops, and look for free recreational activities.

'Obviously the first time I had money to myself [I felt] happy! [pause] It is a family tradition that with your first salary you've got to give yourself a present [smiles]. So, no problem with that, you can even spend it all! I put it aside for my driving licence! [both laugh] No, I just bought a pair of shoes. I spent 20 or 30 Euro on shoes, which I had never done before! So, you can imagine, and afterwards I even felt guilty because I always saved, I always looked at things that cost little!' (Margherita, F, 24, ME, U, IT)

As a consequence of limited resources, the interviewees present a short-term perspective when asked about their financial plans. Most of them do not manage any savings.

The sustainability of living standards, the strategies implemented by respondents to pursue economic independence, and the ways in which they perceive the economic disadvantage of their precarious position in the labour market are strongly influenced by participants' social origins. Those, who have a middle-class family background and greater support from parents seem to have fewer worries about precariousness and are more able to use coping strategies, as in the case of 26-year-old Lara. Even though formally unemployed, she is highly educated and has rich employment experience. At the time of the interview, in addition to private lessons, Lara is teaching an intensive English course once a week at a middle comprehensive school. Thanks to the strong economic, moral, and housing support from her mother, Lara sees her precarious teaching experience as fulfilling. While talking about her job, she emphasises the dimension of self-realisation, doing what she likes, as well as social and cultural exchange. In the future, she is considering moving to France, which in her perception, offers greater opportunities for growth, such as gaining a PhD.

## Conclusions

In short, in Italy an increasingly restrictive labour market and the spread of precarious jobs have led to considerable insecurity which young people have to face by renouncing housing autonomy, relying on family support, and cultivating a short-term perspective. Polish interviewees struggle with low levels of income that, in many cases, are insufficient to allow them to leave their parental homes and start independent life.

However, interviewees do not seem to be passive subjects at the mercy of events. On the contrary, they are social actors who, within the limited scope for action available to them, implement countless practices and micro-strategies in their daily lives with which they save, set aside, reduce consumption, and make choices. Our interviewees are, overall, skilled in managing their economic income and resources of various kinds, however limited they may be: many work and strive to save, but more to buffer periods of non-work and meet immediate needs than to embark on life projects.

By economic autonomy, the interviewees mean the possibility of and ability to satisfy their needs with their own resources, and they define their needs mainly in terms of small personal daily necessities. Youth economic autonomy is shaped by their expected standard of

living, available resources (for example, a flat of their own flat or cheap accommodation), the availability of parental support and willingness to accept it, and self-determination and individual skills.

The heterogeneity of the interviewees' perceptions of their own economic situation raises questions about the possibility of defining clear and objective criteria for economic autonomy, and this cannot be traced back entirely to either the type of employment contract, the level of income, or to its stability.

Economic autonomy is mainly defined subjectively by the Italian or Polish young people as a capacity for self-determination, but within the limits of the daily management of available resources. The respondents perceive and represent themselves as autonomous in that they are able to decide for themselves by defining their own training and work paths, by combining more resources, by managing their daily lives, and ultimately by developing their own system of preferences, even though they have to be economically dependent on their parents. It should be repeated once more: the interviewees do not have the option of supporting themselves and providing for their own sustenance through work.

In the interviewees' view, autonomy is not only about economic independence but also a more general capability – that is, it encompasses knowing how to manage one's needs and problems without asking for any help from both a practical and psychological point of view. They feel relatively autonomous, because they are able to act independently when making choices that concern only themselves.

Moreover, our results confirm the findings of some authors (Molgat, 2007; Mary, 2014; Manzoni, 2016) that the status of adulthood is not represented subjectively in terms of achieving specific transitions or markers (leaving the parental home or forming one's own family) and a stationary social position, but it is associated with certain personal qualities such as maturity or a sense of responsibility. Financial independence is linked to self-perceived adulthood, but – as mentioned – it is not always or necessarily the outcome of a stable entry into the labour market.

It must be underlined that neither Italian nor Polish youth have access to unemployment benefits when they are looking for their first job. In both countries, passive labour market policies do not target unemployed youth who are trying to enter the labour market for the first time. They cannot accumulate enough social security benefits to claim financial support. However, Polish youth are targeted by active policy measures – mainly paid internships that provide them with symbolic remuneration and give them the opportunity to gain necessary work experience. In Italy, because most interviewees have

atypical contracts, they cannot access social protection. Few of them rely on policies and public institutions. A few have an internship as part of Italy's youth guarantee programme, but their judgement of that experience is very negative. Some elements of the Italian institutional and economic context play a significant role as vulnerability factors and have to be considered important disadvantages. Territoriality continues to be crucial in Italy: living in the south is a risk factor because it increases the probability of being unemployed, exposed to poverty and material deprivation, and living in a jobless family.

Individuals show high levels of socio-economic vulnerability, because they seem to be in a very precarious balance focused on a short-term perspective. Some are involved in a patchwork of various jobs that take them away from important domains such as self-care and interpersonal relationships, whereas others maintain economic autonomy solely through the adoption of a lifestyle characterised by sacrifice and self-imposed limitations. Youth in both countries adopt similar strategies to sustain their economic autonomy. The widespread inability among the interviewees to project themselves into the future and plan for this is an important factor in their vulnerability. The future seems to be plannable only in the short term, and this triggers a devaluation of long-term time references and their limited opportunities for agency. As a result, it seems as if the main risk young people are exposed to is that they will not be able to achieve the economic stability that will allow them to plan their social biography independently in a full sense. A generation that has no tomorrow is a generation that feels excluded from the possibility of taking on those responsibilities that society attributes to adult roles. In fact, limited autonomy, even for those who have higher educational qualifications, can be translated into the risk of exclusion from adult roles.

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**"An impressive and insightful volume of theoretically informed empirical investigation of the causes and consequences of young Europeans' social exclusion using a basket of different methodologies."**

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Policymakers throughout Europe are enacting policies to support youth labour market integration. However, many young people continue to face unemployment, job insecurity, and the subsequent consequences.

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Contributors devise crucial new policy recommendations and offer fresh insights into areas including youth well-being, health, poverty, leaving the parental home, and qualifying for social security.

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