



**Poverty and Social exclusion in Finland -
Case study of five Young Women**

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List of Acronyms

FAO	Food and Agriculture Organization
ISS	Institute of Social Studies
UNDP	United Nations Development Programme
SES	Socio-economic status

Abstract

Definitions of poverty have varied a lot within past few decades, depending on the approach. The newer trends have been interested in relative dimensions of poverty and its relations to other social issues such as social exclusion. This study has focused on youth poverty in Finland. Poverty is understood mainly in relative term (60% from median) and youth as a process of transition, rather than certain age limit (16-29). This case study examined experiences of poverty and social exclusion of five young women – between age of 25 and 29. Each woman provided a unique view to the topic. Results of this study reflect to the fact that there is high percentage of youth poverty in Finland (in ages 20-24), they underlined how distribution within the poor and within the households, emphasized specific features that relates to youths transition processes becoming independent, and among other findings demonstrated what kind of gaps there are in Finnish Social security system. Although poverty in rich countries is mainly measured in relative term, this study showed that line between relative and absolute definitions is sometimes drawn in water.

Relevance to Development Studies

Relevance of this study to Development Studies is to raise voices of young people facing poverty and social exclusion in Finland and bring these voices to the wider global Development Studies discourse. Due to globalization and economic instability poverty influences to increased amount of young people, especially when they are facing transition to adulthood. Referring to statement of European social scientists: “*Absolute and basic material and social needs across societies are the same, even when they have to be satisfied differently according to institutions, culture and locations*” (Gordon 2000, p.17).

Due to economic changes youth are facing transition to adulthood more unstable conditions than before. This creates new challenges for young people also in the European context. While the general well-being may have increased, the experiences or inequality and exclusion have deepened. It is shown that in social democratic countries, where poverty rates generally are low; there is an issue of youth poverty. Within the European comparison Finland has one of the highest levels of youth poverty in 20-24 age group. This has been closely linked to the fact that youth in Finland, among other social democratic countries, move out of home in an early age. Still little is known how these youth do in their daily lives, how they experience poverty or social exclusion and how these experiences accumulate in life later on.

Poverty is a global phenomenon. Children and youth are seen as one of the most vulnerable groups for poverty. Not only when assessing current circumstance, but especially when assessing the whole life span. Accumulation of deprivation one’s life may occur long-term consequences for individual, but also in a larger scale in society. It has been argued (Moore 2005) that investing in youth can provide good results in long term.

Keywords Youth poverty, Relative poverty, Social exclusion, Europe, Scandinavia, Finland

1. Introduction

In a field of development studies, poverty measurements and approaches have developed rapidly within past few decades. Internationally, the income-based approaches have long been dominant. The transition has been from absolute ways of measuring poverty towards relative measurements; from money-metric measurements towards understanding multidimensional features of poverty. It is well recognized that poverty has different forms in currently developing countries and in developed countries and therefore measurements need to be able to face and cover different aspects. In developed countries poverty is mostly measured in relative terms, in relation to the “average living conditions” of certain society. In this study poverty is defined in relative terms using 60% of median as basis, according to EU’s widely used definition (Maxwell 1999).

Sen (1983), a creator of capability approach is one of few researchers, who have defended absolute approaches to poverty. He argues that poverty is an absolute notion in terms of one’s capabilities, despite the fact that it may be relative in terms of commodities or income. Townsend (1979) argues that in practice, absolute poverty definitions would actually be a narrow conception of relative deprivation. Townsend underlines how poverty should be understood also in its relation to social norms and actual behaviour in certain societies. The most recent trends have understood the links between poverty and concept of social exclusion. (Bradshaw and Flinch 2003). Chambers (1995) emphasizes the role of poor people’s own voices within larger discourse (from Europe see Mikkonen 2011).

It is universally recognized that children and youth are one of the most vulnerable groups at the risk of poverty. A wide range of global literature exists about child poverty. In addition to similar features of child and youth poverty, the latter has also unique dimensions in transition to adulthood (Aassve et al. 2006). This study examines experiences of poverty and social exclusion from five young women’s perspectives, aged 25-29. They all provide a unique view to deprivation and underlines different aspects in phenomena of youth poverty. In this study youth are defined according to a larger definition (Aassve 2006) which covers youth between 14 and 29 years. This study focuses on older youth between 25 and 29 year old. Using this age range enables study to cover the entire youth, especially age 20 to 24 that is critical in youth poverty in Social democratic countries (Aassve 2006).

This is a multiple –case study of five young women (aged 20-24) from Finland. It answers to research question: How do young women experience poverty and social exclusion in their daily lives. Participants were found using snowball method (Atkinson and Flint 2001). Data was gathered using two parallel research methods: autobiographical writings and semi-structured inter-

views. According to Framework of Mikkonen (2011) I underlined causes, consequences and coping strategies of each participant. In addition I also coded data according to themes that arose from data. Each participant offered a unique view to youth poverty in Finland and also created a sense of accumulation process of one's life.

This study is structured as follows. In chapter 2 I present a literature review to previous poverty studies and development of poverty definitions, measurements and approaches starting from Sen (1983), and Townsend (1979) to Chambers (1995) and most recent researches (Aassve 2006 and Mikkonen 2011). Chapter 3 will underline the guideline theories which are used in this study. Chapter 4 presents and discusses the research question in detail. Chapter 5 introduces and presents the methodology, chapter 6 the results, and chapter 7 the analysis and interpretation. Chapter 8 reflects on the research and chapter 9 concludes.

2. Literature review

Within the past few decades poverty discussion has been in transition. The poverty measurements and definitions have varied, money metric measurements been long the dominant. This chapter presents that transition; how poverty studies have moved from absolute measurements towards understanding in relative terms. Especially in advantaged economies relative measurements to poverty are widely recognized. In general development there has been a shift towards multidimensional perspectives of poverty, where poverty has also been understood in relation to other social issues such as social exclusion. This has happened by involving poor themselves into the measurement processes (for example Townsend 1997 and Chambers 1995).

Amartya Sen (1976, 1983) argued that poverty in absolute terms should be understood in terms of one's capabilities, even if it would be relative in terms of commodities or income.

"...An irreducible absolutist core in the idea of poverty [...] if there is starvation and hunger, then – no matter what the relative picture looks like – there clearly is poverty"

(Sen 1983, p. 159)

He is the creator of capability approach. The list of capabilities that person needs, would include basic capabilities such as shelter, to have clothes and nutrition, but in addition capability to live without shame and the ability to participate in the activities of the community. He also argues that there are five essential freedoms that should be available to everyone. Those would be political freedoms, economic facilities, social opportunities, transparency guarantees and protective security. Sen also underlined the notion that there is income distribution within the poor. (Sen 1976)

In this approach, if there is starvation and hunger, then—no matter the relative picture, there is poverty. In this sense the relative picture might have to take a back seat behind the absolute measures. Sen noted that this approach is far from irrelevant even in the developed countries (Sen 1983). The relative approach to poverty sees a person, or a household, being able to achieve less than others in the same society do at the time of observation. *"The necessities of life are not fixed,"* but there is an absolutist core in the idea of poverty. (Sen 1983, p. 156) The basic failing of the absolute view on poverty is that it does not appreciate that needs are socially determined. Being a member of a certain society implies that one has to satisfy social obligations and expectations. Not having the resources to do so means that one is in poverty (Townsend 1979).

"..We would suggest that in practical terms the implications of a relative and an absolute conception of poverty may not differ that much. Sen probably would agree to the statement that, because resource requirements for many basic functionings are relative, the poverty line must be put at a higher level in rich countries than in poor ones; also, as a country gets more prosperous, the poverty line is likely to increase in real terms." (Marx & Van Den Bosch, year unknown p.9.)

By using non-monetary indicators Townsend studied what it meant to be poor in Britain. Townsend argued that absolute-poverty definitions would be *"represented rather narrow conceptions of relative deprivation"* (Townsend 1979 p. 38) Or as Townsend himself put it:

"Individuals, families and groups in the population can be said to be in poverty when they lack the resources to obtain the type of diet, participate in the activities and have the living conditions and the amenities which are customary, or at least widely encouraged or approved in the societies to which they belong. Their resources are so seriously below those commanded by the average family that they are in effect excluded from the ordinary living patterns, customs, and activities." (Townsend 1979, p.31)

In the simplest form, relative poverty means a person having less compared with others in the same society. Therefore poverty is often defined in comparison with the "average" living conditions of a certain society. The definition of relative poverty will be discussed in more detail in Chapter 3, but I note here that in Europe those who earn less than 60% of the median income are considered poor (Maxwell, S. 1999). Poverty is seen as mostly a social phenomenon, which has several dimensions, such as social relations, access to healthcare or employment. Nolan and Whelan (2010) also recognize this multidimensional view of poverty (Nolan and Whelan 2010).

In Jordan's (1996) theory of poverty and social exclusion, social exclusion is seen responsible for poverty. Jordan talks about society formations. He argues that feeling "left out" of the society or society been "unfair", increases the change that people would stay living in communities with others feeling sharing the same feeling, and with others been socially excluded. According to him it is important to include the members of deprived neighborhoods into the rest of the society. If the poor are marginalized and stigmatized they lose access to the social relations with rest of the society and become even more vulnerable to poverty (Jordan 1996).

In addition, Bask (2010) mentions that there are three key themes from Atkinson (1998) that should be taken into account when talking about social exclusion: relativity, agency and dynamics. The dynamics of social exclusion are related to, not just the current circumstances that affect the exclusion, but also what has happened in the past and what the future expectations are. Further Bask notes that the reasonable standards of living vary from one society to another, and also within the same society between different time periods. Therefore the notion of poverty is always subjective, and potentially hard to capture in a top down definition (Bask 2010).

To tackle the problem of top-down definition of poverty, Chamber (1995) has studied how professionals' reductionist and standardized views of poverty differ from the views of the poor. He has been particularly interested in the "voices of the poor" and letting people themselves to define their position and their own experiences of poverty and exclusion. In his paper, Chambers asks:

"Whose reality counts? The reality of the few in centres of power? Or the reality of the many poor at the periphery?" (Chambers 1995, p.175.).

Chambers argues that these realities differ more than most professionals recognize. His examples illustrate how poor people's own criteria differ from those assumed for them by professionals. Chambers also discusses different dimensions of deprivation including vulnerability, seasonality, powerlessness and humiliation. In his understanding of poverty wealth is not perceived as an objective (by the poor), it is replaced by wellbeing and employment. Poverty can cause deprivation, which refers to lacking what is needed for overall wellbeing. This deprivation has physical, social, economic, political, and psychological and spiritual dimensions (Chambers 1995).

Such non-monetary indicators are actually increasingly in used in different European countries and at the European Union. This allows for new insights in making comparisons across countries, in understanding changes over time, and in framing policies to respond to the situation and needs of different groups (Nolan and Whelan 2010). Robila (2006) has shown that the attitudes

towards poverty and social exclusion vary greatly in different European countries (Robila 2006). Overall, the EU has decided that the term poor refers to those persons, families, and groups whose material, cultural, and social resources are so limited that they are excluded from the minimum acceptable way of life in the member state where they live (Maxwell 1999).

Literature on Youth Poverty

The youth experience certain transition milestones that demarcate their life. Because of their transition from childhood to adulthood, they may become especially vulnerable to poverty. The youth have meager income, they might study or they might be unemployed. Therefore the poverty associated with youth is very complex, with variations between and within countries (Aassve 2006). The youth are also likely to experience poverty because of age-based discrimination and different uncertainties during the transition to adulthood (Moore 2005).

Across the Europe, the incomes of young people below age of 24 are below national averages. Youth are at greater risk of poverty than other groups, especially so in Scandinavian countries. This applies to both, monetary and non-monetary deprivation. The transition to adulthood in the developed countries has varied over time. Modell et al (1976) from history until the 1960's the transition became more predictable, but have since become more complex and protracted – often in ways which leave young people particularly vulnerable (Aassve 2006). According to Moore (2005) certain life-course events, such as leaving school, starting work, or having children can play a significant role in shaping vulnerability to poverty. These 'life events' are more likely to occur during particular 'life stages', such as youth. It is also important to remember that youth poverty is often linked to parental poverty and childhood deprivation and has implications well beyond the youth 'life stage.' (Moore 2005).

Aasve (et al.) also reminds that youth are more likely than other age groups to experience problems with housing, drug abuse, or mental health. In the same vein he notes that in Finland, Denmark, and the Netherlands, young people are at a higher risk of poverty than any other age group. He suggests it would be worth of studying the persistence (time in) of poverty, as well as the trigger events which act as entry or exit points for poverty for youth in these countries (Aassve 2006). Just as a continuation of his proposal, Mikkonen (2011) has studied broadly these suggested aspects of poverty. He analyzed the autobiographical essays written by 65 Finnish low-income youths aged 14-29. According to findings of this study, he built an integrative *conceptual framework* based on the relationships between causes, consequences, and individual coping strategies associated with youth deprivation. This conceptual framework will be in-

troduced in more detail later on, as this framework will be used as a basis for my data analysis. (Mikkonen 2011).

3. Theory

3.1 Definitions

“In recent years, a variety of different definitions have been reviewed and evaluated. They apply only to countries or groups of countries. Many are conceptually unclear: some confuse cause and effect. They also perpetuate the wrong belief that the needs that have to be measured are of the fundamentally different kind in rich and poor countries. Absolute and basic material and social needs across societies are the same, even when they have to be satisfied differently according to institutions, culture and locations.”

(Statement by European social scientists in Gordon 2000, p.17)

Definition of relative poverty

This study examines poverty in Finland. Poverty within European context have mainly been defined and measured in relative terms. The standard ‘poverty-line’ of relative poverty in EU are those who earn less than 60% of the median income. This is considered to be the threshold, below which persons, families or groups of people do not have sufficient resources to participate in the minimum acceptable way to the life of their society (Maxwell 1999).

At the same time that we use the relative definition of poverty, it is good to bear in mind the notion of absolute poverty. Marx and Van Den Bosch suggest that in practical terms, the implications of relative and absolute poverty are not that different from each other. They also claim that because the requirements of Sen’s basic functionings differ in societies, the poverty lines must differ (Maxwell and Van Den Bosch year is unknown). Nevertheless, the data will show that sometimes the relative and absolute poverty measures overlap, even in a Nordic society. Then it is useful to bear in mind Sen’s words:

“If there is starvation and hunger, then-no matter what the relative picture looks like there clearly is poverty.” (Sen, 1983, p. 159)

Definition of youth

In development study there are varying definitions for youth. The United Nations for example defines youth being between 15 and 24 age. Also The European Union shares the same definition (European Commission 2001). Age-

based definitions –young people aged between 15/16 and 24/25 are commonly used worldwide and they are often based on the statutory minimum school leaving age in their country. Although age-based definitions are commonly used, there is increased number of social scientists moving towards conceptualizing youth as a process of multiple “transitions to adulthood”. These transitions include Moore’s ‘life events’, such as completing one’s education; finding a job; leaving the parental home; forming a marital or cohabiting union; and having one’s own children (Aassve 2006; Moore 2005).

In this study I adapt this transition based definition of youth from Aassve (2006). Quite clearly, a definition of “youth” which ends at the mid-twenties fails to include a large number of young people who have not yet completed many transitions to adulthood. He identified youth to be 16 to 29, and broke this into three sub-groups: 16-19, 20-24, and 25-29. In my study I focus on oldest group, youth between 25-29, although I understand ‘youth’ in a wider sense been from age 16 up to 29. Similar wide ranges have been used also by Cantó-Sanchés & Mercader-Pratz (1999) in their study (Aassve 2006).

The transition to adulthood, a stage of the life cycle where young people face demanding life decisions: such as completion of education, finding stable employment, and establishing their household and family. Whereas there is a well-developed literature on poverty among households in general, very little research has focused on poverty among young adults. It is important to remember that literature about households does not cover those specific challenges, that youth face depending or regardless household’s situation. Aasve (et al.) has provided a detailed description of youth poverty situation in Europe, using used the European Community Household Panel (ECHP). It can be seen that across the Europe youth poverty varies greatly. However, there are also large variations in the extent of youth poverty within countries, between the “younger youth” (aged 16-19) and “older youth” aged (25-29). These cross-sectional and descriptive analyses, fills an important gap not only in the poverty literature but also the literature concerned with transition to adulthood. They shed a light on how the complicated nexus of living arrangements, economic status or income impacts on poverty for young people across Europe (Aassve 2006).

3.2 Framework of youth poverty

In the Scandinavian countries, poverty peaks dramatically in the early twenties, indicating that in these countries, youth poverty is associated with leaving home (Aassve 2006). This is clearly visualized in Figure 1. below, and the phenomenon also came up with research results and it will be analyzed in more detail later on in chapter 7. For comparisons sake, I present same figures for other European countries Figures 2. and 3.

Figure 1. Poverty rates in the UK, Ireland and the Social Democratic countries

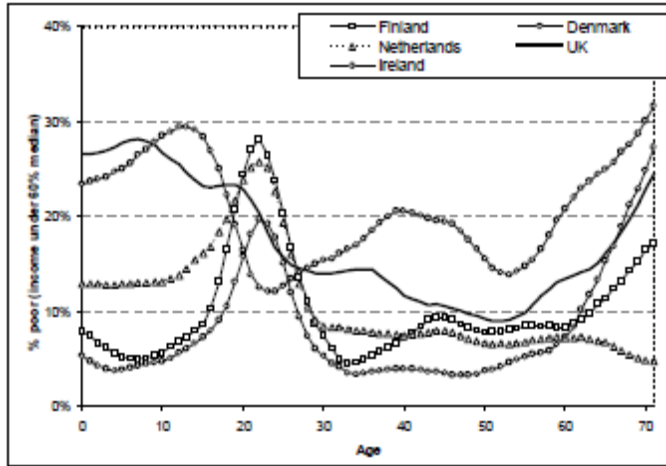


Figure 2. Poverty rates in the UK and the Conservative countries

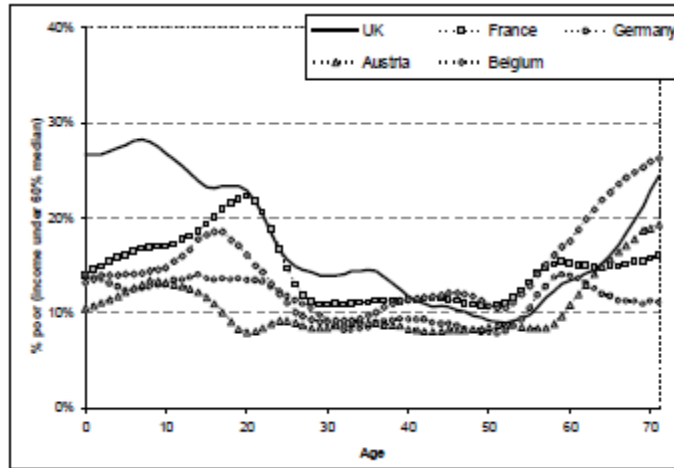
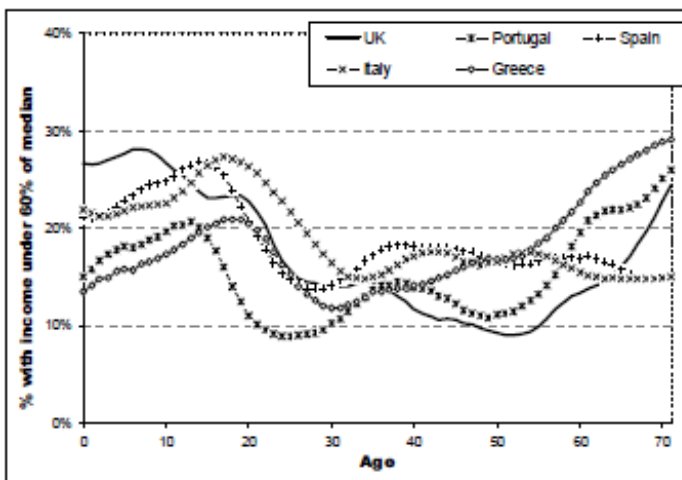


Figure 3. Poverty rates in the UK and the Southern European countries



In summary: the social democratic group of countries in general have the lowest general poverty rates in Europe (in Finland and Denmark, poverty rates are under 10%) and in contrast for example in the UK, child poverty rates are very low. However, in all social democratic countries, poverty rates peak dramatically in the early twenties, rising to almost 20% in Denmark, and in Finland almost 30%. In Europe these are some of the highest youth poverty rates, and are particularly striking in the context of low overall poverty rates in these particular countries (Aassve 2006).

Figure 4. Poverty rates, by whether young people live with their parents



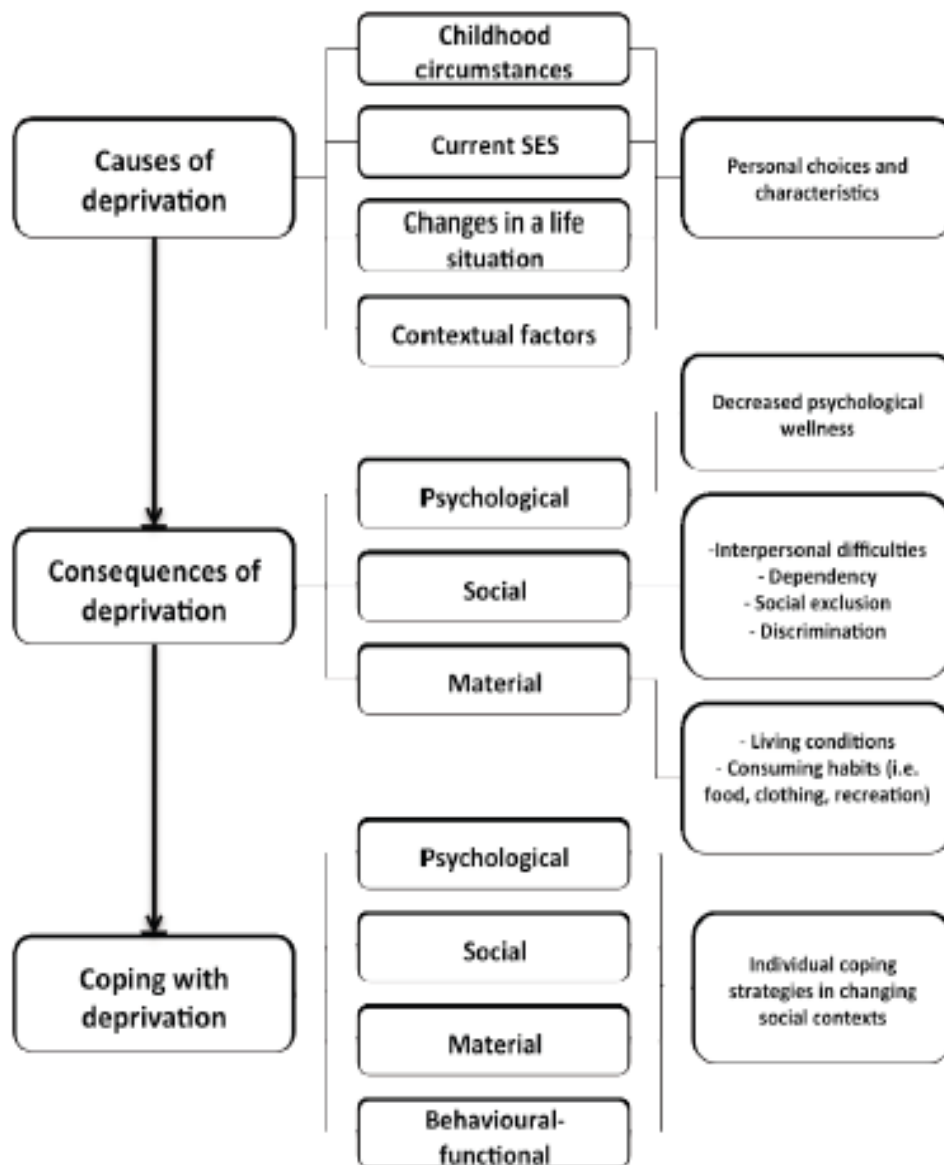
Figure 4. above shows how almost in all cases, youth are far more likely to be poor if they have left home, than if they would live at home. This effect is strongest for the youngest group (young people aged 16-19), and least so for the oldest group. It is highest in the Scandinavian countries (where poverty rates among the general population are low, and where poverty rates among young people who have left home are very high). The differential is lowest in the Southern European countries. In these countries poverty rates among the general population are high, but among young people who have left home, they are rather low. It can be seen, that even in the case of Italy, the differentials in poverty rates are not as high as they are in the Scandinavian countries (Aassve 2006).

For the older age groups 20-24 and the 25-29, the highest proportion of young people who have left home can be found in the social democratic countries, and in contrary the lowest in the Southern European countries. For example, among the age group of 25-29, in the social democratic countries, over 90% have left home. While in the Southern countries number is well under half this level. Moore has emphasized that among young adults, anti-poverty interventions may have one of the most potentials to create a positive change in a long-term (Moore 2005).

To say, fairly little is known about the lived experiences of low-income youth. In his study Mikkonen (2011) illustrates how youths with low socioeconomic status perceive the *causes* and *consequences* of their social and material deprivation. He has built a framework based on the relationships between causes, consequences, and individual coping strategies associated with deprivation (Mikkonen 2011). He also underlines how we should not assume that youth poverty issues would be already solved, if the country is at the top of international comparison (Mikkonen 2012).

“To date, little is known about the lived experiences of Finnish low-income youths. Despite the extensive research on socioeconomic income disparities, only a few scholars have addressed the question of how low socioeconomic position is experienced by disadvantaged people themselves. Little is known about the everyday social processes that lead to decreased well-being of economically and socially disadvantaged citizens.” (Mikkonen 2011, p.1.)

Figure 5. The Conceptual Framework of resource of low-income youth (Mikkonen 2011, p.86)



This conceptual framework of resource deprivation in autobiographical accounts of low-income youth will be used as a guideline for coding and analyzing research data in this study. It will be combined with the cumulative approach introduced by Bradshaw and Flinch (2003). This approach suggests that the dimensions of poverty accumulate, and the longer one lives under conditions of material and social deprivation, the worse the effects are (Bartley, 2004; Raphael, 2009b, p. 28)

Briefly summarizing: internationally the level of poverty risk is highest in single parent families, in families with both unemployed parents, and in families where both parents have a lower education level (Pikl 2010). In Finland poverty is most common in those families with single parent, young parents

under 30-years or in families with many children. In the poorest households parents are struggling to fulfill their children's most basic needs. Often in these families parents have either serious mental issues or drug addictions. According to Health and Wealth fare (2013) – report, for these parents taking care of their children can be too demanding or even impossible. (Health and Wealth fare, 2013) Poverty affects in several ways to child's and young people's self-esteem development. Research shows that well-off parents tend to see their children healthier and in more positive light than those parents with income difficulties. Parents' attitude towards their children varies according to social status (Lipponen 2009).

Social assistance is seen as one of the main pillars of social security system in Finland. Income poverty among recipients of social assistance has become more common over the past 20- years and the poverty-reduction effect of social assistance has been constantly diminishing. Clients receiving social assistance also differ from the rest of the population in terms of their living conditions and well-being. The significant percentage of them, also suffer from other issues. Considered from the perspective of needs for social work, the findings show that clients receiving social assistance need often other kinds of support as well, while social assistance has become more detached from other social work. Among social workers social assistance is considered an inadequate tool, and there is a demand for other kinds of support besides financial support, to be able to work more effectively. (Heiskanen, 2012; Kuivalainen, 2012.)

“In Finland poverty is a phenomenon associated with lot of shame. We don't tell to anyone if it's difficult. There is hardly any discussion about it. General well-being has increased but so has income disparities. Now the experience of being an outsider or excluded will be stronger than in the past.”

(Esa Iivonen 2013)

4. The Research Question

The main research question of this study is:

How do young women (age 25-29) experience poverty and social exclusion in their daily lives in Finland?

The main question is divided into **Four sub-questions:** (1.-3. According to: “The conceptual framework of resource deprivation of low-income youths” from Mikkonen 2011, p.86)

1. What are the reasons for poverty?
2. What are the consequences of poverty: psychological consequences, social consequences and material consequences?
3. What are young people's coping strategies: material, psychological, functional and social?
4. What are themes that arise from data?

5. Methodology

This is a multiple-case study of five young women living in Finland. They are aged between 25 and 29, definition followed by Aassve (2006), as called "older youth". This study examines answers to the main research question and to for sub-questions related to poverty and social exclusion in Finland. The main research question is: How do young women in Finland experience poverty and social exclusion in their daily lives. The main question is divided to four subcategories. First three of them were decided already before data gathering where as the fourth category is purely based on participants own interest and was arisen from data.

1. What are the reasons for the poverty? 2. What are the consequences of poverty: psychological consequences, social consequences and material consequences? 3. What are young people's coping strategies: material, psychological, functional and social? This study does not aim to generalization, but instead it aims to provide some unique information of five young womens cases in coping with poverty and social exclusion in Finland. It investigates a phenomenon within its real-life context. The case study emphasizes how different life changes and individual events may accumulate in one's life. (Yin 2003, p.13) representing an individual perspective to phenomenon. (Seidman 2013)

5.1 Participants

I used a snowball method to find participants for my research. In a very basic this means that one person gives to me the name of another person, who then provides me the name of third person and so on. All five participants happened to be women. It is a method to reach a target population. Snowball sampling is used most frequently to conduct qualitative research, primarily through interviews. The main value of snowball sampling is as a method for obtaining respondents where they are few in number or where some degree of trust is required to initiate contact. Snowball sampling has a number of advantages for sampling populations such as the deprived, the socially stigmatized. However, the technique offers real benefits for studies which seek to access difficult to reach or hidden populations. marginal excluded groups. Because elements are not randomly drawn, but are dependent on the subjective

choices of the respondents first accessed, they do not present a sample or aim to enable to make larger generalizations based on data. (Atkinson and Flint 2001; Seidman 2013)

Participants are renamed in this study. Each case can also be recognized by letters from A to E.

Case A: Liisu is a 29-year old Finnish woman who lives in a relationship.
Autobiographical writing and semi-structured interview.

Case B: Katariina is a 29-year old Finnish woman who lives in a relationship. Autobiographical writing and semi-structured interview.

Case C: Heidi is a 26-year old Finnish woman who is married. Autobiographical writing and semi-structured interview.

Case D: Eliisa is a 28-year old Finnish woman, who lives in a relationship.
Semi-structured interview.

Case E: Aleksandra 25-year old woman, who is married and pregnant.
(Lived almost all her life in Finland, but is of Russian origin)
Semi-structured interview together with her husband present.

5.2 Data gathering

I gathered research data using two parallel methods: participants' autobiographical writings and semi-structured interviews adapting phenomenological approach. In this chapter I will explain data gathering process in detail. All data gathering happened between September 2013 and October 2013. I received autobiographical writings from three participants: Liisu (A), Katariina (B) and Heidi (C), in September 2013. Writings were from 2 to 3 pages long. I did four interviews between 4.10.2013- 9.10.2013. A Liisu was interviewed 4.10.2013 and the interview last 1,5 hours. Both Heidi and Eliisa were interviewed 6.10.2013, first one lasting 2 hours and a second one 1,5 hours. E Aleksandra was interviewed together with her husband 9.10.2013 and it last 1,5 hours. All interviews were recorded and I also did some notes during the interview.

I gave to participants opportunity to share their subjective experiences in written format before actual interviews. I asked them to send me autobiographical writings based on guiding questions (see attached form). Some of them really enjoyed writing about their experiences. That also helped me as an interviewee to be carefully prepared for interviews as I knew already in advance some important themes and life events. Aleksandra (E) did not feel comfortable writing her experiences down and therefore we decided to have only interview. Also with Eliisa (D) I only did interview, because her busy schedule it

was most appropriate for her. All except Liisu (A) interviews happened at women's homes. Liisu was interviewed at my place due to practical reasons.

By using semistructured-interviews I was able to seek subjective and very personal experiences of poverty and social exclusion. Interview enabled me understand inner meanings of those experiences through unique life stories. Interviews were based on phenomenological approach that focuses on the individual experiences of participants and those meanings they make out of them. As a researcher my most essential task was to understand persons' experiences from their point of view. Phenomenological approach aims to understand participants lived experiences by understanding their inner meanings. (Seidman 2013)

After data gathering I still made some phone calls to few participants to ask some details that I was interested to know or to ensure that I had understood their stories properly. Also using multiple resources for data helped me to understand better participants experiences and meanings they found through these experiences. Using Atlas.ti I coded all data according to Research questions and according to themes that arise from data. In next chapter I will represent the finding of this study.

6. Results

6.1 Cases of five women aged between (age 25-29)

I will start this chapter by presenting brief summaries of all five cases. I have renamed all women and also given letters for cases, to make it easier to follow them. These summaries focus on most essential subjective experiences of each participant. Each participant offers a unique and differing view to poverty and social exclusion experiments. These summaries are followed by overviews of all participants stories divided by research questions. The aim of this chapter is to create picture of participant's real life experiences and to demonstrate by presenting continuum, how these experiences can accumulate in one's life.

CASE A, Liisu

Most of her childhood, she lived in a countryside in a big family and with very religious parents. They always had very little money and often parents needed social assistance or other support. Clothes were mainly secondhand, passed from older siblings to younger ones. Besides poverty, there were also violence, insecurity and deprecation of children. Liisu describes that children were not allowed to be seen or heard in the house. Often she felt herself lonely

in the countryside and parents had negative attitude towards children and they did not have time for discussions.

It was distressing, scary, unpredictable from parent's side...you were not allowed to be seen or heard. There were lot of lonely moments...when I would have wanted to chat with someone and there were no people in the surroundings.

Actually I don't know which one was worse, poverty or living there in a countryside...sometimes it feels that living in a countryside. Loneliness, I was very social, I would've wanted to have a hobby, and I wish that I would have friends with same spirit, social interaction, going out to the city.

Liisu moved out of home to the capital Helsinki at age of 15, when she got into an art high school. First six months she lived with her aunt and after that moved on her own. At the beginning she felt that she was doing fine, because she got a small amount of social assistance. Soon she realized that social assistance even together with work was not enough to cover even the most basic living costs. She was very social and got into a bad company, where they used a lot of alcohol and drugs. Being a student was very tough financially, in a shop Liisu was thinking if she should buy a cucumber or margarine with her last money. At the high school she didn't have money to buy even schoolbooks. She did not know how to cope and stole school books from store. Due to this she could not graduate and got into art University. But her studies got interrupted, because of bad company and drug abuse.

She describes a lot decreased mental and physical well-being. Since insecure childhood she had had strong fears, feeling of insecurity and shame about her own existence. Also fundamental education at home had created limits that she wanted to challenge. At junior high her anxiety made her to 'cut' herself, at high school and university she used alcohol and drugs and had violent relationships. Anxiety and feelings of shame culminated at the end to suicide attempt. She survived and got help to recover from. She associated decreased physical and mental well-being to childhood experiences.

At that time, when I used drugs, I could not go anywhere. I remember writing down, making lists about things I could buy later on. At that time I could not go anywhere. Now during these six years of abstinence, somehow it still feels that I would have the right to buy something beautiful for myself.... at that time I didn't have any clothing that I would have dared to wear public.

I feel that, being social assistance recipient... the idea was transmitted from home. Somehow it felt a clear choice.

Hmm...I think that student support was still a big help for me. And now it is important for me to enjoy some free yoga and other services they offer when recovering. They offer possibility to enjoy meaningful nice things.

This was a summary of Liisu, a 29-year old woman, who at the moment is having a break from her Art University studies. She lives in a relationship with her boyfriend.

CASE B, Katariina

Very first years of my childhood were like from an ideal family; detached house in the country side far from the noise and pollution of the city, own potato field, grand mother and grandfather as our neighbors, and of course unbroken family. But all this ended up very quickly. My parents got divorce and mother's alcoholism started to be an everyday issue. Due to this she lost her job and that little money what 'we' received from social assistance, went straight down the throat. (to mother's drinking)

Katariina comes from a family of three children. Her parents got divorced when she was very young and mothers alcoholism and drug use became a daily issue. Two daughters stayed at mothers place while the oldest brother moved to live with their dad. At home sisters were often hungry. Katariina lost weight and her changed appearance was noticed at school.

Often we (Katariina and her sister) had to think where mother was, because her "food shopping trips" just lasted for hours. And when she finally came back home, she didn't bring any food, instead she was very drunk. We stayed hungry and started waiting for next school day when we would get a lunch at school. Often we ate at our friends places, if they happened to invite us. Most of our neighbours were aware of our familys situation and offered food for us.

Soon I started to notice disparaging reactions of some of my friends parents..I think some of them had forbidden their children to seeing me. Like poverty would be an infection. Some of my friends never came again to play with me.

A toilet paper was a luxury. Most often we used old newspapers. My clothes were dirty and broken, sisters or brothers old. My teeth were in a horrible condition, because I did not know how to take care of them at the age of 6.

In a school Katariina was bullied, because she was way smaller than others, clothing was old and dirty and later on she was the only one without cell-phone. Some point she also lived at her farther's place, but parents treated her badly. She felt, that brother was treated differently. Later on mother maintained brothers bad drug addiction and Katariina started spending more and more time at her boyfriend's place. At the age of 17 she started to work evenings, weekends and summers.

At a high school I started to work all evenings and weekends. I worked also every summer, so that I could buy food and clothing for myself. I was dating at that time and spent more night sat his place, because I couldn't stand mental violence that my stepmother and dad used against me. During matriculation examination I couldn't work and I needed to go to ask social assistance, because my parents did not want to support me financially with phone bills and bustickets, not even when I was only 18 and lived with them. At the social office they did not really believe me, when I explained the situation.

Katariina worked several years as a cleaner in a hospital. At the same time she did all she could, to get into a university, to study her dream professional and to get away from cleaning. After several entrance exams in age of 29 she

succeeded got to university. But experiences from childhood and disrespect from parents still reflects on her daily live.

In my case, for example, education has been weak and has taken for several years. I haven't been aware of my own capabilities, and I didn't received the necessary support and guidance on career education / training opportunities. have the needed support or carrier guidance at school. But after all been determined and persevering I have achieved things, that I believe, not many in similar situation could do.

Still nowadays, I see how I differ from many others who come from good families. They don't seem to have an idea of how easily you can end up into poverty. It seems that they don't necessary appreciate things like I do. Often I think, because they didn't have to work to get those things, they had parents who have helped them financially also in later life. I am also much more stressed about my financial situation.

This was a summary of Katariina, a 29-year old woman who lives together with her boyfriend. At the time of the interview she studied at the University to become an interior designer.

CASE C, Heidi

Heidi grew up in a poor family with several children. The mother was a stay-home mother, and the father worked occasionally. Therefore the family had to rely on social assistance. In addition the family moved around several times and Heidi had to change schools. She was always an excellent student. The social assistance was not evenly distributed in the family, for example, the high-school books were paid for brothers by the family, but not for Heidi. When she was 13-15 years old, her best friends left school to go to their hobbies that their parents paid for, Heidi had to go distribute advertisements. She received 1.5 euros per hour, and for comparison, one book for high school cost approximately 20-25 euros at the time.

When I was 13-15 poverty and inequality were really visible in my own life. The most clear examples were when my two best friends went to ice-skate or do gymnastics that their parents paid for, I had to go to work distributing advertisements. I could not even imagine what it would feel like if I had the chance to go to a hobby that I had dreamed of since being a small child. Somehow I had given up and accepted the situation, because I knew my wage (which was 1.5 euros per hour at best) would never cover the expenses. On the other hand I got consoled by the fact that the money I earned (independently at the age of 13) could make another dream come true: a language trip to England after graduating from the 9th grade. In addition, the wage was big enough for me to carry on into high-school, despite my family background.

Heidi dreamed of collecting money for the language trip. But because her wage would be reduced from her family's social assistance, her father told her to stop working.

The verdict on my parents social assistance robbed me of my future. I had to resign from my long-term contract, because according to my father, my income would have been taken into account, and they would have penalized my father. In practice the

society punished me for the unemployment of my parents. I had no money to buy books for high school, and I was not allowed to work.

When I lost the possibility to work, I lost everything. The dream of a language trip was taken away (it would have happened in following summer). I also lost the chance to be a full-time student in high school. This took away the basis for my life and my identity.

Heidi moved out of home when she was sixteen years of age, hoping that her own economic situation would not depend on the social assistance of her parent anymore. This did not help, because she was under age and lived within the same municipality. Still she could not work, because her parents didn't allow. Heidi describes her time in high school, when for periods she subsisted on macaroni and oatmeal. One time she did not even have salt, and had only 17 cents in her account. She had to be three days without food completely. Heidi also felt strongly that she was discriminated against because of her economic situation. She did not dare to enter the school cafeteria for the fear of being singled out. She could not afford all the school books, and the teachers nagged her for this in front of class. Eventually she was so exhausted and tired of failure that she felt her life was not worth of living.

Thanks to her perseverance, Heidi finished her high-school in another school. She worked hard, saved money, and after several years of struggling, on the second try, she managed to pass the entrance exam to the Helsinki University law school, which is one of the most prestigious faculties in Helsinki. Heidi finally got to go on a language trip and a student exchange, and she got married. But she still carries the feelings shame, inferiority and being excluded. Being disregarded and ignored by her parents have left a mark in her, and she still feels like an outsider.

Even though I have achieved good results at work and in my studies, I never feel like I belong. I feel like I'm a broken glass, which has been clumsily glued back together – and I'm surrounded by other intact glasses. I often feel like I belong to trash.

If you take two identical glasses, break one, and glue it back together, it will never be as good as new. When you compare it with an intact glass, you can see that it has been irreversibly damaged, and it will never be the same it used to be. This is how I feel these days, even though the pieces of my life are glued back together better than I could even have hoped for some years ago. When I graduated from high school, entered the law school, or got my first job from a prestigious law firm, I could never get rid of the feeling that everything is ruined, and it can never be fixed.

This was the summary of Heidi, a married 26-year old law student.

CASE D, Eliisa

Eliisa lived with her mother and sisters in many different places. She did not experience poverty in her childhood, although the family always had to live sparingly. But she has experienced poverty since the days when she moved out of home. She has studied and worked in several places with poor working conditions. She was 17 when she moved on her own, to study in high school in another city. At the beginning her mother paid her rent, but since the age of 18 she had to cope on her own. She says it was very tough and stressful living alone and paying all the bills while studying and working.

Researcher: How did it feel like, when you were 17 and moved out of home?

Eliisa: : At the beginning I was quite excited, somehow you look at the situation through young person' optimistic eyes, but yes it was really hard. I had a horrible stress about surviving alone and high school and everything. And I did start to lose my hair in age of 17-18. I didn't recognize it at that point, but now I realize that I started to get depressed already when I was 16, and the hair loss made the depression worse.

For example, I remember how I was collecting empty bottles in school corridors. There were pepsi machines at school and people left empty bottles and I was chasing them from every street corner. At some point someone told me that I could apply for social assistance, otherwise I would have never heard of it.

When Eliisa worked in many different low wage jobs, with bad working conditions, she noticed that students and especially young women were often taken advantage of. You could get fired without explanation and during the working hours you were lucky to find a moment to visit the toilet. She tells about the general attitudes in Finland.

There is a lot of talk about retired people and young families being poor. It is some how more socially acceptable that students are in a phase in their life when they are supposed to be poor. I don't think it should be like that. No one can focus on studying if you have to worry about your subsistence and work at the same time.

Eliisa had several serious relationships, until she moved to Italy. She did art there for three years. The living was meager, but there the family of her boyfriend supported them, unlike in Finland. She felt lonely. The lack of money has influenced her choice of career and brought her constant stress and the worry of how to get by. After three years in Italy, she returned to Finland and entered grad school in Helsinki University. Eliisa lives with her grandmother, receives social assistance and works occasionally.

This is a summary of Eliisa, 28-year old woman, who is in a relationship. She studies at the Art University.

CASE E, Aleksandra

Aleksandra was born in Ukraine as the only child to a circus family. She lived with her parents in Moscow for two years, and when she was three, her family moved to France after work. When Aleksandra was three, she came to Finland because she had serious myocarditis, which they managed to cure. The parents lived in Finland for a few years, after which the parents moved abroad. Aleksandra stayed in Finland with her grandmother. Financially they were getting by. The grandmother sometimes bought toys to Aleksandra in order for her to have what the other kids have. When Aleksandra was eleven, she spent a year in France with her parents, but decided to return to Finland and to her grandmother.

When I was in school, yes she bought me stuff, but only because of the Russian culture in her. You had to show to others that you had the best bike in the world. My friends said that I got everything for free, but I did not want it. I was completely different nature from my grandmother. She used to ask what my friends have, and then bought me the same.

After finishing elementary school, Aleksandra began studies to be hairdresser, and worked at the same time. It was so tough that finally she quit both. Later on, her parents helped her through a private school.

When I studied and worked at the mail service, I was too tired to study. Therefore I quit both, because I was so exhausted I almost 'exploded'. During that period I shared my flat with one girl called Alina. We did not have any money, and only ate rice and tomatoes.

Aleksandra moved out of home at the age of seventeen. Despite several attempts, she has only secured temporary jobs, with poor working conditions. She has felt excluded in the job market, and as a student in female intensive job, the working conditions are bad. She describes how depressing it is to spend your days at home. It is impossible to do something with your friends because of lack of money. At the time of interview Aleksandra was pregnant, and they had just ran out of food, toilet paper, and money. From breadlines you mainly get bread, and that is not the kind of healthy nutrition she seeks to provide for her child. (She is pregnant at the moment.)

The current tight situation is due to Aleksandra recently getting married. Their social assistance has dropped significantly after marriage, and now they are just getting by. Had they known that marriage has such a big impact on their social assistance, they might have just considered living together. Now the wage the husband earns, is matched with cuts in Aleksandra's social assistance, leaving the family to subsidize on one low-wage income: (Aleksandra's husband)

"If I would only think rationally, we should not have gotten married.."

This was a summary of Aleksandra who is a 25-year old woman living together with her husband. She is pregnant at the moment. She is a graduated hairdresser.

6.2 Answers to research questions

In this chapter I present answers to research question: How do young women experience poverty and social exclusion in their daily lives in Finland. The main question is divided into four sub-questions. Three first ones were guideline questions (based on Mikkonen's 2011 framework) and they help to understand causes, consequences and coping with deprivation. The fourth question is purely based on those themes that rose from data: Family, Becoming independent and Society and the general attitudes.

Sub-questions 1-3: (According to Mikkonen 2011, p.86)

1. What are the reasons for poverty?
2. What are the consequences of poverty: psychological consequences, social consequences and material consequences?
3. What are young people's coping strategies: material, psychological, functional and social?

Table 1. shows overview to sub-questions 1-3. It emphasizes the most essentials of each story and shows the causes, consequences and coping. The main causes of deprivation are underlined.

Table 1. (p. 23) A summary of causes, consequences and coping. (SES= socio-economic status)

	Causes of deprivation	Consequences of Deprivation			Coping with Deprivation
		Psychological consequences	Social consequences	Material consequences	
A	<u>A Childhood circumstances: low income of parents/</u> Poor relationships in family/ Unemployment of parents + Factors related to current SES (being a student)	Insomnia, shame, stress, concerns of future, depression, feelings of inferiority, losing self-esteem, despair, feelings of being a failure	Dependency: being dependent on parents, siblings and friends + Being dependent on social welfare system + early moving out of home, loneliness	Narrow or reduced diet, unfashionable and worn-out clothing, limited consumption, low-cost products, difficulties in meeting desirable living standard	Seeing new opportunities, seeing the essential in life, seeing past experiences as meaningful, creativity, positive thinking, resourcefulness
B	<u>Childhood circumstances: Parental divorce/</u> Parental substance abuse + Factors related to current SES (being a student)	Feelings of inferiority, feelings of uncertainty, stress, resentment	Interpersonal difficulties (Quarreling between family member) + Discrimination (being bullied)	Narrow or reduced diet, unfashionable and worn-out clothing, limited consumption, Low-cost products, limited consumption	Persistence, self-sufficiency, taking responsibility of one's life, having high ambitions, goal oriented, being realistic, creativity, hope and belief in the future
C	<u>Contextual factors: Complexity of social security system</u> + Childhood circumstances (poor relationships in family)	Envy, feelings of inferiority, losing one's self-esteem, shame, stress, despair, feelings of being a failure, resentment, feelings of being a failure	Dependency (in negative way): Being dependent on other parents + Early moving	Narrow or reduced diet, limited consumption, Low-cost products, difficulties in meeting desirable living standards	Hope and belief in the future, persistence, self-determination, having high ambitions, self-sufficiency later on, being goal oriented
D	<u>Factors related to current SES:</u> Being a student and Uncertain income	Concerns of future, depression, feelings of inferiority, feelings of uncertainty, stress, feelings of being a failure, anxiety	Discrimination: Being socially belittled and neglected, experiences of dishonor, being bullied at school	Narrow or reduced diet, limited consumption, low-cost products, difficulties in meeting desirable living standards	Giving up to consumer culture, seeing the essential in life, living one day at the time, inner peace, resourcefulness, seeing past experiences as meaningful
E	<u>Changes in a life situation: Becoming Unemployed</u> + Contextual factors: Debt or loans + Contextual factors: Complexity of social security system	Feelings of uncertainty, envy, losing one's self-esteem, feelings of being a failure, feelings of uncertainty, concerns of future	Limited Social opportunities (Social isolation) limited opportunities for participation (cultural and social)	Narrow or reduced diet, unfashionable and worn-out clothing, limited consumption, low-cost products, difficulties in meeting desirable living standards	Resourcefulness, personal growth, being realistic

4. What themes arose from data?

Next I will present those themes that arose from data. Each participant highlighted either one or more themes in their personal experiences. This is a summary of those experiences. It shows number of incidents, but does not emphasize the importance of incident for certain participant, that will be discussed more in chapter 7, Analysis and interpretation.

4.1 Family

4.1.1 The role of parents (mentioned by 5 participants, total 52 incidents)

4.1.2 Household distribution (4 /10)

4.1.3 The role of gender (3 / 8)

4.2 Becoming independent

4.2.1 Early moving out of home (5 / 16)

4.2.2 Physical- and mental well-being (5 / 45)

4.2.3 Lack of Nutrition (5 / 23)

4.3. Society and the general attitudes

4.3.1 The general attitudes (4 / 21)

4.3.2 Work (5 / 26)

4.3.3 Social security and other assistance (5 / 31)

4.3.4 Education (5 / 36)

Table 2. Themes and incidents by each participant. Red color shows theme that had the most incidents per participant .

Cases	1. Family			2. Becoming independent			3. Society and the general attitudes			
	1.1 The role of parents	1.2 Household distribution	1.3 The role of gender	2.1 Early moving out of home	2.2 Well-being	2.3 Nutrition	3.1 The general attitudes	3.2 Work	3.3 Social security and other assistance	3.4 Education
A	11	1	-	3	12	3	-	1	7	3
B	9	3	3	2	5	7	4	2	1	7
C	17	5	2	5	17	7	5	11	7	12
D	8	-	-	4	7	2	9	8	9	8
E	7	1	3	2	4	4	3	4	7	6
Total	52	10	8	16	45	23	21	26	31	36

7. Analysis and interpretations

In this chapter I will analyze findings of this study in two parts, first putting together results about causes, consequences and coping strategies and then I go more into themes that arose from research data. First I analyze cases one by one, to be able to highlight and demonstrate their unique views and accumulation process in one's life. In analysis I have used Aassve's (2006) and Mikkonen's (2011) theories related to relative poverty and social exclusion.

7.1 Causes, consequences and coping

In Liisu's life (case A) poor childhood circumstances and early moving out of home (of origin) made her especially vulnerable for poverty. In her life, factors such as childhood poverty, current socioeconomic status (being a student) and working in poor conditions in low-paid jobs accumulated in a way that made her often dependent on social assistance, help of friends, siblings or boyfriend. All these, together with stress of other siblings decreased her well-being and drove her into drugs and at the end even to suicide attempt. Despite all the challenges that she faced in her life: she coped and started to recover by trying to creating meanings to past experiences and enjoying the present.

At the beginning Katariina (B) describes how her early years were like from an ideal family: having nice detached house close to grandparents. In her case an unexpected life change: parent's divorce created a continuum or accumulation process that ended up to experiences of poverty and social exclusion. Feelings of low self-esteem, inferiority and uncertainty drove her first to bad relationship. Essential for her coping was to take a full responsibility of her life in age of 17 and to be able to believe in the future, despite all the challenges she faced. Although she describes how due to difficulties she has suffered from lot of stress and her education has taken much longer than she hoped for.

In Heidi's case (C) complexity of social security system and been dependent on her parents (also parent's harmful attitude towards her) made it extremely difficult for her to escape from poor living conditions. In other words, because of unfortunate childhood circumstances, and parents dependence on social assistance, together with household distribution she fell into poverty in age of 16 when she was already living on her own. Often she did not have enough food and one point, being at high school, she had to cope three days without any food (after two weeks living only with porridge and macarone). Elements that could actually reduce her poverty: such as working and earning her own living, been a full-time student and doing things that she desired, were out of the reach. These experiences together with being a student made Heidi vulnerable and deepened her experiences of deprivation. Leading to an extreme situation, in which Heidi felt very humiliated. She coped by staying ex-

tremely persistence and keeping her high ambitions until she actually reached many of her desired goals.

Eliisa (D) instead did not experience poverty or social exclusion in a childhood, although family always had to live frugally. In age of 17 she moved out of home (of origin) to study in high school in a different city. Uncertainty, low paid jobs and experiences of discrimination (such as bullying at school) made her vulnerable and insecure about her own abilities. Working in several jobs in poor working conditions, being constantly worried about her own and sister's well-being and coping with demanding studies caused her also insomnia and depression. She also changed school and university few times while chasing her ambition goals to be an artist and make her living by doing visual arts. Her coping was based on maintaining her inner peace, giving up to consumer culture and reminding herself about essential meanings of life.

Aleksandra (E) came to Finland through several stages. She coped in childhood when living with her grandmother, but sometimes grandmother did search food out of garbage. Aleksandra's parents lived abroad and it made Aleksandra time to time miss them. Feelings of uncertainty shadowed her development of self-esteem sometimes. Complexity of social security system, and her becoming unemployed, created unfavorable situation to her and her husband. Getting married actually harmed their financial situation, because Aleksandra did not get social assistance anymore, and husbands pay was not enough to support them both. The moment when I visited at their place they did not have other food than porridge and the last toilet paper roll was almost finished. They had tried to reach social worker, but without results.

7.2 Themes arisen from data: Family, Becoming independent and Society and general attitudes.

Three main themes were found from research data: Family, Becoming independent and Society and General attitudes. Parents' role was particularly important in Katariina's, Heidi's and Aleksandra's cases.

Family

Section 1. Family is divided into three sections: The role of parents; Household distribution and The role of gender. These categories included all together 71 incidents, from which The role of parents was clearly the biggest. Four participants told all together 52 incidents that were related to role of parents. None of them had experiences positive or supportive parenting, in fact they had felt either neutral/dismissive or very negative parenting. Katariina, Heidi and Liisu told that they would have liked to hear some positive or supportive comments

from parents. They also would have wanted to discuss about their education and life in general with parents. They felt lonely and needed some guidance from parents.

Heidi:

Somehow since early childhood, I learned to think that I was never good enough. Somehow I missed attention from my parents, that someone would tell me positive comments: you have done well at school or so on...I wish that someone would have encouraged me for example about my future plans.

This can be seen as one of those facts related to early moving of those four women and to minimum support what they got from their parents in their later lives. For example in Heidi's and Katariina's cases parents did not react even in most severe situation when their daughters did not have enough food to eat or proper clothing to wear. Heidi describes parents' attitude towards her: "My own parents tried to make my life more difficult..." Liisu described how in her childhood there were family violence and lot of feelings of fear. As a child Katariina hoped that her mother would shape up, but this was not the case:

I did not want judge my own mother, because I could see how much she suffered from divorce. But I could not help to wonder how little she really cared about us kids (she and her sister). Years passed by, and I always hoped that mother would shape up and would start to build up her life, but in fact the situation just went much worse. Men were changed, things thrown. Drugs came to the picture. My brother had become a drug addict in bad company and this all was supported by our mother.

Later in life lack of money have not effected on me. I have used it quite freely, perhaps because I can now buy some things I never could when I was younger. Of course I am not able to buy parent's love and approval, but having nice clothing or beautiful things cheers you up too. On the other side I did learn from my materialistic parents the importance of quality, I just never had chance to enjoy it by myself, when living with them.

Besides the parents mistreat, Heidi also questioned the social assistance system, been based on helping household units, instead of youth as individuals:

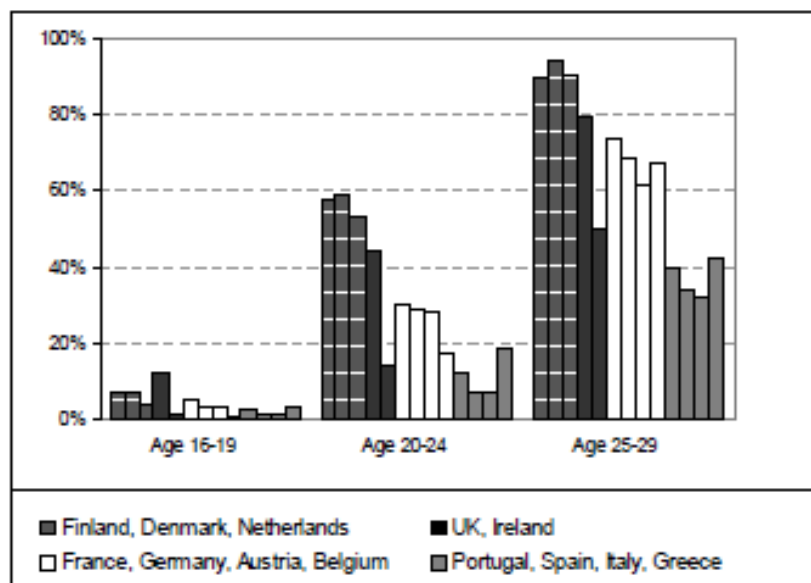
"I would argue that supporting or assisting "family" is actually supporting parents. This kind of support is based on assumption that parents automatically think what is best for each child...thinking about child's interest, treating all children in a family equally., which often of course is the case...that assistance would go equally to parents and to children, for girls and boys, to younger ones and older ones..." "But for example: if parents think that new sofas are more important than daughters school books, then the issue is not going to be solved by giving parents more money. It does not help a daughter."

Becoming independent

The theme that rose very strongly from all women was Becoming independent. It has 84 incidents all together and Physical and mental well-being collecting most of the attention: 47 incidents. All three sections had more than one stories from each participant. It is worth of mentioning that all five women left their family of origin in an early age: Liisu in age of 15, Heidi in age of 16, both Eliisa and Aleksandr in age of 17 and Katariina in age of 21. And even in Katariinas case she needed to earn her own living from age of 17, when she started to work evenings, weekends and summers to buy food and clothing for

herself. Figure below shows percentage of young people who have left home by age group and country. Finland among other Social Democratic countries stands out in a figure. In fact nearly 90% of young under age 29 have moved out of home while the corresponding proportion in the Southern countries is well under half this level.

Figure 6. Percentage of young people who have left home, by age group and country



Eliisa lived in Italy in ages 25-28 and she described culture differences. She compares the general attitudes in Finland to Italy and southern Europe where parents actually support their children very late. In Italy her boyfriend's relatives took care of her, even though she barely had any income. Boyfriend's mother even gave her 500€ per month to buy food. They also took good care of her boyfriend, who was already much older than Eliisa and lived apart from mother. She describes how in Finland this won't happen. Here youth are expected to support themselves from very early age and they also have social pressure to move early from home (of origin). In her case, it was actually her mother who suggested her to move in age of 17. She felt that moving early from home brought challenges:

It is quite strange, in Finland it is almost the opposite situation compared to southern Europe. Here, if family does not have much money, young people move out of home early, they go to work and study at the same time. In a comparison, for example in Italy they don't have any student support, but youth stay at home as long as they can.

Also Aleksandra and her husband told about social pressure of moving out in early age. Her husband told that in Finland people would think that there is something wrong with you, if you are 30 and still living with your parents:

In many Southern European cultures people may still live with their parents when they are 30...here if you still live with your parents in age of 30, people will think that...what's wrong with you?

it really is that, in such an early age you don't always do things so sensibly. those principles are so ruling in Finland, people emphasize principles so much...that you move early out of home.

For Liisu, Eliisa and Aleksandra at the beginning there were feelings of excitement, but soon high living costs and working and studying at the same time exhausted. They describe how moving out of home brought also feelings of failure and disappointment.

Eliisa: At the beginning I was quite excited, somehow you look at the situation through young person's optimistic eyes, but yes it was really hard. I had a horrible stress about surviving alone and high school and everything. And I did start to lose my hair in age of 17-18..and I didn't recognize it that point, but now I realize that I started to depression already when I was 16, and still that hair loss created very bad depression.

Heidi: somehow you can't even think, when you have gone to this kind of situation, that you embarrassed...I'm the one that has failed... I am so weak and I have ruined this and I can't cope alone – although no one normal person could cope with that little money in Finland

Aleksandra's husband: 10 000 has gone to creditor, there were bills and she was 17 and living alone. She didn't know how to cope with money.

Aleksandra: I moved to live with other students at that time, I was quite styped and bought a computer on credit. I have done that kind of styped things and they grow interest.

husband: I moved together with her, when I was 22.

Aleksandra: Perhaps I should have lived alone for a while, I would have learned to handle money better.

They all moved out of home for differing reasons: Eliisa and Liisu went to study to a different city than their families. Aleksandra and Katariina faced several conflicts within the family and therefore moved away, but Katariina had already supported herself buying clothes and food. And to Heidi moving was an attempt to escape from poor living conditions and distribution what she experienced at home.

"If there is starvation and hunger, then-no matter what the relative picture looks like there clearly is poverty. In this sense the relative picture-if relevant- has to take a back seat behind the possibly dominating absolutist consideration. While it might be thought that this type of poverty-involving malnutrition or hunger-is simply irrelevant to the richer countries, that is empirically far from clear, even though the frequency of this type of deprivation is certainly much less in these countries".

(Sen 1983)

Society and general attitudes

In last section: 3. Society and general attitudes participants explained how they have felt the general attitudes in a society. They also evaluated the processes of achieving good education, being a student, working conditions and advantages and disadvantages of social security system. Behind experiences participants had a fear of stigmatization and marginalization. The general attitudes were

seen as accusing or blaming and there were lot of negative adjectives related to poverty. Katariina and Eliisa felt that society was more willing to help children and elderly than youth. Eliisa said that we live in a society that is said to be perfect and offering equal opportunities for everyone, but there is built-in inequality also in Finland. Eliisa felt that it seem to be commonly accepted fact that as a student you are supposed to be poor.

Heidi: In Finland, poverty is taken very one-sided: the general perception seem to be that, for example social assistance recipient means automatically same as living alone, unemployed, totally excluded alcoholic or drug addict. All, legislation, media and social security department have completely forgotten that poverty affects also to children and youth. These children and youth don't have any change to influence their situation

Gaps in social security system affected negatively to Aleksandra's, Heidi's and Katariinas lives.

8. Reflection

This study has examined in detail, cases of five young women from Finland. It has provided five different views to youth poverty and social exclusion experiences. Because of quite limited number of participants, this study does not allow to create wider generalizations. Nonetheless, it provides a deepened knowledge to individual's subjective, real life experiences and to their important life events. And it does demonstrate some serious disadvantages of widely appreciated social security system, and how these gaps may complicate young person's struggle out of poverty.

I used snowball method to find appropriate participants for the study. I came to realize that topic is very sensitive in Finland and some participants were shy at the beginning to share their experiences. All five happened to be women; it was not chosen by me in advantage. During the research process I was also introduced to one male candidate, but he did not feel comfortable going back to his memories. I would think that those experiences were probably a sensitive or painful topic for him. I can say that it would be interesting to know if five male would provide differing views to youth poverty and social exclusion experiences. Household distribution between genders was mentioned few times in this study.

At the beginning of the research process I find it challenging to find participants who would be willing to share their personal experiences. One woman told that word "poverty" may be too strong to use in Finland and she suggested me to change it in order to find participants more easily. I could sense that some of my five participants were bit shy to talk about their experiences, such as eating food from garbage, stealing school books from store because did not have enough money or experiences related well-being. Only two women mentioned physical and mental challenges at the beginning. But when I

asked afterwards directly if they had experienced some decreased well-being, all of them had quite a lot experiences related to that. I could see that fear of stigmatization came into poverty discussion.

One challenge of course for me as a researcher was to keep a professional distance to participants. Both, the topic and the stories women told me did move me quite a lot. And during the process I needed to re-evaluate my role and positioning again and again. I tried to overcome these challenges by assessing and going through my own feelings and pre-expectations, before and during the whole research process. I also found it both – advantage and disadvantage – that I did have similar experiences myself and I could empathize with participants. In some cases this may have effected in a good way to create a confidential relationship with participants.

For creating reliable data I gathered data in two different ways. After listening recordings, reading through autobiographical writings, transcribed, translations and writing process I also asked from participants if my writing did reflect their actual experiences. This reduced possible misunderstanding or misinterpretation.

For the future study I would recommend to focus on wider the aspects of young male and how they experience phenomenon of poverty and exclusion. Referring to Mikkonen (2011) it may be that most excluded youth are challenging to find. My study also emphasized some unique aspects that are related to high rate of youth poverty in Finland in age 20-24 and phenomenon that young people in Social democratic countries move out of home in very early age.

9. Conclusions

In this study I have examined experiences of poverty and social exclusion of five young women in Finland. They are between 25 and 29 years old, and according to definition used by Aassve (2006) they belong to sub-group of 'older youth'. These young women called Liisu 29-years, Heidi 26-years, Katarina 29-years, Eliisa 28-years and Aleksandra 25-years, provide five different and unique perspectives to issues of youth poverty and social exclusion in Finland (Gomm 2004). These stories enable us to view youth poverty and social exclusion at the personal and subjective level. In addition, all five women also underlined specific advantages and disadvantages at the individual poverty reduction processes, by demonstrating their experiences with concrete examples. These examples covered different dimensions of relative poverty and social exclusion: from the levels of individual to the levels of society and to some extent also to the international level.

As discussed, and reflected already in section 8, a small number of participants does not permit generalizations. But as typical for qualitative research, it is not the aim of this study. The results of this study do emphasize several key features in processes of poverty and social exclusion (Gomm 2004; Seidman

2013). In sum, results emphasize the role of parenting and how it is not necessary a positive resource for youth in struggles of deprivation – it can actually deepen depression and create distribution within households, leading to abuse of social assistance. Results also underline the general attitudes in a society and how these can act a significant role in life changes and transition processes: from childhood to youth, from youth to early adulthood; from dependence to becoming independent: from poor or excluded to becoming affluent and included. And finally the women of this study evaluated the generally respected Finnish Social security system. Especially in the cases of Heidi, Katariina, and Aleksandra the disadvantages of social security system increased their deprivation instead of reducing it. Complexity of the system made Heidi negatively dependent on her parents and their poor living conditions and made it impossible for her to change her situation for the better until she turned 18. In Aleksandra's case getting married reduced her social assistance significantly. And because assistance was paid by household units, in Katariina's case most of the assistance went to support her mother's alcoholism and drug addiction.

Globally children and youth are identified as one of the most vulnerable groups at the risk of poverty. It has also been underlined that poverty reduction intervention for children and youth would probably provide one of the best results in poverty alleviation in the long run. Accumulation theory argues that the more dimensions of poverty accumulate on an individual, the deeper the poverty is. In Mikkonen (2011) findings show that many challenges of well-being in later life were associated with experiences of deprivation in childhood.

There has been a great development and lively discussion about different definitions, measurement and approaches to poverty in development studies. Poverty and social exclusion have varying forms in different continents and countries. Each country requires specific country-based research data, which includes the voices of deprived. This ensures that unique features and phenomena in each country are understood and taken into account in designing national social policies (Cahmbers 1995; Robila 2006). Within the European context Finland's youth poverty (youth aged 20-24) stands out as exceptionally high (Aassve 2006). More specifically this has been associated with youth moving out of home at an early age. My case-study identified the phenomenon and points out, how moving out early is also related to social attitudes, norms and behavior in the society. This is why I found it important to add the voices of the Finnish youth to the international poverty discourse in development studies.

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