Learning to pay with pennies:

Understanding how learning opportunities shape economic self-sufficiency of unaccompanied minors in the Netherlands

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Executive Summary

Unaccompanied minors are faced with language barriers, lack the traditional support network offered by parents, and usually possess limited educational experience. They have shown particularly high risk for long-term economic instability. Unaccompanied minors in the Netherlands are provided educational opportunities both in schools and through social service organizations before and after their 18th birthdays. The goal is that they achieve a stable place in the labor market and become economically self-sufficient. However, evidence suggests that former unaccompanied minors struggle to reach that goal as defined by government policy.

This thesis sets out to understand how learning opportunities have shaped the economic self-sufficiency of former unaccompanied minors. It begins by unpacking what economic self-sufficiency means to them and goes on to explores the role learning experiences in the Netherlands have had, and are expected to have, on their economic self-sufficiency. Semi-structured interviews carried out with 17 former unaccompanied minors in two municipal regions in the Netherlands showed that former unaccompanied minors have enough to access living essentials often but must make difficult decisions between providing for future economic security and living with dignity in the present. Access to learning opportunities facilitates positive outcomes for some former unaccompanied minors, but structural circumstances constrain their educational paths and determine – in part – how, when, and to what degree they gain economic self-sufficiency. The capabilities approach of Amartya Sen helped with exploration of the themes in this study. Using contributions from the participants and incorporating understanding of agency as both a component and a catalyst, economic self-sufficiency is reconceptualized.

Keywords: human capital, economic self-sufficiency, unaccompanied minors, civic integration, agency

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Abbreviations

BBL Beroeps Begeleidende Leerweg [work-experience based vocational education]

BOL Beroeps Opleidende Leerweg [classroom-based vocational education]

ESS Economic self-sufficiency

ISK Internationale schakkelklas [International transition class]

LO(s) Learning opportunity(ies)

MBO Middelbaar Beroeps Onderwijs [Secondary vocational education]

UM Unaccompanied minor

UNHCR United Nations High Commissioner for Refugees

VWN VluchtelingenWerk Nederland [Dutch Refugee Council

1 Introduction

1.1 The practical problem

In 2022, more than 4,200 unaccompanied minors arrived in the Netherlands – more than 2,000 more children than the year before (IND, 2023). The year before, in Europe and the United States alone, 23,000 and 122,000 (respectively), unaccompanied minors arrived to ask for asylum (European Migration Network, 2022; Montoya-Galvez, 2021). On a local level the impact is visible as well. Currently the Municipality of Leiden anticipates a 700% increase in the number of AMVs being resettled during 2023 (Personal communication, staff at Leiden Municipality, 13 February 2023). By definition, an unaccompanied minor arrives (in the Netherlands, from outside the European Union), without the escort of parents or a guardian, seeking asylum while still under age eighteen (Ministry of Justice and Security, 2014; UN High Commissioner for Refugees [UNHCR], 1997). The scale of the phenomenon and the special concers related to the children in this group necessitate careful and thorough response, both in scientific research and in practice (Garcia & Birman, 2022).

Most unaccompanied minors arrive in the Netherlands at age sixteen or seventeen (Luth et al., 1997; Monnikhof & Tillaart, 2003; Verloove & Poerwoatmodjo, 2021). Upon arrival, the Dutch authorities place them in one of three living situations: with a foster family, in small-scale sheltered housing or in an asylum-seeker center (Kalverboer et al., 2017). Living situations are subject to change due several factors, particularly age, but also the needs of the minor and circumstances affecting the accommodation. At age eighteen, unaccompanied minors (UM) in the Netherlands lose case-manager supervision and are considered 'independent' ("Overgang", 2022). This transition is not always smooth; a period of homelessness is possible, guidance services are limited and vary by municipality, education may be interrupted, and tight, even insecure, financial circumstances are common ("Overzicht Financiën", 2020; Verloove & Poerwoatmodjo, 2021). Recent legislation recognizes this and offers new modes for extended supervision by Nidos, the government-mandated organization providing guardianship to unaccompanied minors in the Netherlands. This is carried out in cooperation with municipalities and other support organizations such as VluchtelingenWerk Nederland (VWN) [Dutch Refugee Council] with the expressed goal of facilitating effective transition to independence ("Overgang", 2022). Two main areas of concern driving this goal are (1) the success of UMs in educational or vocational programs and (2) UM future financial stability (Stichting Nidos, n.d.). At this time, little is known about the overall educational achievement of former UMs in the Netherlands, but evidence shows that they experience difficult financial circumstances (Verloove & Poerwoatmodjo, 2021). By exploring the successes and failures of former UMs to gain self-sufficiency, this study seeks understanding of the consequences of past and present policies and practices. Deeper understanding of these educational

and training experiences on economic self-sufficiency could better inform future provisions for UMs presently becoming adults.

1.1 The significance of economic self-sufficiency

Economic self-sufficiency (ESS) of refugees is regularly indicated by the Dutch government as both a tool for and measure of satisfactory integration (Cornielje & van der Steijle, 2022; D'Haenens & Koeman, 2006; Ministry of Social Affairs and Employment, 2020; "Vertrouwen in de toekomst", 2017; van Gennip, 2023). Since the 1990s ESS of refugees has been a driving force behind immigrant integration structures in the Netherlands, with a focus on reducing immigrant unemployment, and social and economic marginalization (D'Haenens & Koeman, 2006, p.227). The government uses a number of indicators to measure an person's ESS, including sufficient income to cover living expenses, the ability to manage financial matters, responsible spending and preparation for unforeseen events (Cornielje & van der Steijle, 2022). In addition, it currently employs methods to manage refugees' financial activities during the initial period of resettlement unless they demonstrate existing ability to maintain ESS (van Gennip, 2023). Human capital theory points to education and training as principal catalysts for entry into the labor market (Becker, 1962; Schultz, 1961); thus access to the labor market is both a primary means for ESS and a term employed analogously to it (Warmuth et al., 2015). In line with this theoretical paradigm, Dutch integration policy emphasizes education as the central factor for successful immigrant integration (Ministry of Social Affairs and Employment, 2020).

1.2 UMs and Learning Opportunities

Many factors influence asylum-seeking young people's learning opportunities (LOs), including, but not limited to housing conditions, language barriers, legal status, support systems. Those asylum seekers who successfully arrive in Europe face processes characterized by delays in access to education, when it is available at all (European Council on Refugees and Exiles, 2023). Aleghfeli and Hunt (2022) identify studies which explore the relationships between accommodation situation or mental health and learning outcomes but conclude that "there has not yet been a systematic review that exclusively examines the educational outcomes of unaccompanied minors" (2022, p. 2). In addition, data specific to the Dutch context is limited (Verloove & Poerwoatmodjo, 2021). Furthermore, long-term education outcomes for UMs are understudied (Aleghfeli & Hunt, 2022).

In an older study from Norway, Eide found that over time, UMs catch up with their other migrants: among UMs there, formal educational achievement was comparable to other, 'accompanied' migrant youth seven to ten years after settling in Norway (2000, as cited in Eide & Hjern, 2013). The age and geographic limitations of this study may limit its relevance to the current study. Nevertheless, educational disadvantage is common for children and young people with a

migration background attending Dutch schools (Bisschop et al., 2021; CBS, 2020; Riemens, 2018). For example, evidence shows that children with a migration background enroll in lower forms of secondary education at a higher rate than non-migration background Dutch peers, even when their state test scores are equal to the aforementioned peers. Even if Eide's findings could be generalized valid to the Netherlands, it does not erase the question of whether that would indicate meaningful educational success among UMs.

Many UMs in Dutch asylum accommodation experience frequent housing changes which further limits their access to consistent, meaningful education, especially when UMs arrive illiterate (Zijlstra et al., 2017). The form of accommodation has a strong influence on their feelings of security and their ability to sustain interest in school (Kalverboer et al., 2017). This raises further questions about additional educational hurdles faced by young people who are both migrants and under state care systems.

Education is seen as a major contributing factor for ESS. Through investment in personal skills and wellbeing, an individual can expand his or her human capital (Becker, 1962). Nafukho et al. (2004) explain that investment in education provides for later profit through increased wages and social connectivity. For example, improving fluency in the host-country language and access to host-country language and cultural awareness classes are important contributors to achieving ESS among refugees (Halpern, 2008, Hur, 1990). In addition, although post-migration education has a larger impact, even education and training gained prior to arrival in the host country leads to better economic opportunities (De Vroome & Van Tubergen, 2010). The European Union recognizes the necessity of education, from primary to post-compulsory, as both a human right and requirement of effective access to paid employment in the labor market (European Commission, 2020; European Council on Refugees and Exiles, 2023). However, the form and content of LOs matter. Not only are formal LOs important, but non-formal LOs are as well. However, financial literacy – and its vital fundamental skill, language fluency – are things which many UMs do not have an opportunity to learn before being emancipated (Verloove & Poerwoatmodjo, 2021).

The social position of the subject of a study is an important factor in the nature of the data uncovered by research (Korac, 2003). Research on self-sufficiency using administrative data offers the benefit of including large numbers of individuals (Çelikaksoy & Wadensjö, 2019; Evans et al., 2022; Evans & Ferguson, 2022; Haines, 1988). However, there are limitations to that sort of data. Korac suggests that such studies remove the subject, and that "the actors' point of view is critical as are the variety of situations that they encounter in their everyday life" (Korac, 2003, p. 53). By nature, research creates an ""asymmetrical position between researchers and participants" (Zapata-Barrero and Yalaz, 2020, p. 273). Van Heelsum points out that most migrant integration research uses the host country population as the normative standard against which migrants' positions are measured and that one "might start by comparing their starting point and earlier aspirations before migration with the situation in the destination country.... Maybe their most important goal is not to

become in all aspects similar to a native citizen," but rather something else (2017, p. 2138). A bottom-up approach is the most effective way to learn what a "good life", success or sufficiency might mean to the subjects themselves (Van der Boor et al., 2022).

1.2.1 The research question

Research, as noted above, shows education as a primary influence on migrants in reaching ESS and Dutch government discourse has reflected that conclusion, declaring it as a means for labor market access, an indicator and political euphemism for ESS (Boschman et al., 2021; Çelikaksoy & Wadensjö, 2019; Cornielje & van der Steijle, 2022; Ministry of Education, Culture and Science, 2014; "Vertrouwen in de toekomst", 2017). Yet, despite free or highly subsidized education in the Netherlands, as a group, (former) UMs are observed to have significant struggles with financial organization and stability ("Overzicht Financiën", 2020). How do former UMs in the Netherlands themselves perceive their ESS? What influence do they attribute to learning experiences to having on their ESS? In other words, do the lived experiences and perspectives of this group of people subject to this paradigm support the argument that LOs facilitate ESS?

This study aims to address a few gaps in the literature on the perception by former UMs of what constitutes ESS and how LOs contribute to shaping it. Review of the literature, as discussed in chapter two, has shown a lack of academic research focusing on the learning experiences to UMs or former UMs in the Netherlands as they relate to self-sufficiency. Limited, non-Dutch peer-reviewed research out on this topic employs a perspective 'from above', using administrative data to measure ESS and excludes the perspectives of the research subjects themselves (see Section 2.2), reducing them to statistics rather employing richness of their experiences to reveal unexpected factors (Korac, 2003). More significantly, that should explain whether a) their understanding of ESS and b) their motivations to achieve it differ from the government's established definition of ESS and c) how LOs shape (or not) former UMs' understanding of ESS. To address this conceptual problem until now unanswered by academic literature, this study will explore the research question:

How do former unaccompanied minors describe the way their economic self-sufficiency is shaped by learning opportunities in the Netherlands?

This question will be further explored through these sub-questions:

1. *How do former UMs understand and experience ESS?*
2. *To what learning opportunities have former unaccompanied minors in the Netherlands had access?*
3. *According to former UMs, what capabilities have resulted from the learning opportunities to which UMs have had access?*

In order to answer the research question, a brief review of related literature is provided, principal relevant theories are discussed, and core terms are conceptualized (Chapter 2). The theoretical framework for the study design is explored and the practical elements are outlined (Chapter 3). The findings of the study are described in detail (Chapter 4) and their relationship to the theoretical framework in which they were sought are discussed (Chapter 5). Finally, the research question is re-explored in the light of the findings, and further research and policy applications are recommended (Chapter 6).

2 Theoretical framework

2.1 Economic self-sufficiency

Economic self-sufficiency is a nuanced and contested concept, lacking a universal definition both in academic and policy discourse (Hawkins, 2005; Hetling et al., 2016; Tosun et al., 2019). The current study will create a definition of economic self-sufficiency in line with its conceptualization from the participants' perspective. Nevertheless, it is important to make a preliminary conceptualization based on current understandings to ensure a clear, purposeful exploration of the concept in cooperation with the participants in this study.

Self-sufficiency is a term which is used in many ways and in various policy documents, sometimes specific to financial issues and other times not (Hetling et al., 2016). It has been criticized for its vagueness and often interchangeable use with other terms such as self-reliance (Hawkins, 2005). In addition, the term self-sufficiency has been criticized by many scholars for its dichotomous nature, implying "that people who are not 'self-sufficient' are somehow 'insufficient'" (Hawkins, 2005, p. 80). Furthermore, the focus of this study is on *economic self-sufficiency* (ESS), a term frequently intermingled with self-sufficiency. Although both are used regularly in academic and policy discourse, neither is attached to a definition which is universally understood across bodies or disciplines (Hetling et al., 2016). Many studies, such as that of Evans et al. (2022) measure *self-sufficiency* using income level with relation to expenses, demonstrating once again the co-mingling of two terms to define the same concept. This section will discuss and define ESS to enable clear exploration and discussion in this study.

While exploring the meaning of ESS, O'Boyle explains that "economic self-sufficiency is a normative concept. That is to say, it reflects the different value systems of the persons who use the term" (1987, p. 27). However, he argued that it is possible to clarify the meaning of the term and defines economic self-sufficiency as is a "surplus of economic resources to meet physical needs" (O'Boyle, 1987, p.27). As defined by Warmuth, et al., *economic self-sufficiency* is evident when a person has economic independence without requiring financial support from a welfare system or family (2015, p. 5). Hetling et al., criticize both these definitions – meeting basic needs and not relying on public assistance – as leaving out the important role of individual's *personal aspects* in the definition of ESS (2016). They point to the significance of a set of personal aspects underlying ESS which, in addition to economic security, also include self-determination, personal and familial well-being, and the essential means for living in society, as identified by a landmark study by Gowdy and Perlmutter (1994, in Hetling et al., 2016).

Reflecting on the personal aspects as raised by Hetling, et al. (discussed above), invites consideration of *self-reliance*, considered a parallel term to self-sufficiency (Evans, 2022, p. 1472; Hawkins, 2005, p. 79), as defined by UNHCR. "*Economic self-reliance* [emphasis added] is based upon access to, and management of, material and monetary assets" (UNHCR, 2005, p. 2). In

tandem, *social self-reliance* is a community's ability to function cooperatively for mutual benefit. Together, these comprise the overarching concept, *self-reliance:* "the social and economic ability of an individual… to meet essential needs (including protection, food, water, shelter, personal safety, health and education) in a sustainable manner and with dignity" (UNHCR, 2005, p.1). The inclusion of 'dignity' in the definition of self-reliance should not be overlooked; it applies to both economic self-reliance as to social. Economic means to meet one's needs are of profound importance, but the role of dignity – perhaps through self-determination or the ability to secure personal well-being – also require consideration when conceptualizing ESS (Hetling et al., 2016; UN High Commissioner for Refugees, 2005).

Examination of self-sufficiency withing the Dutch context is further muddied by the country's social welfare system. Certain social welfare schemes are widely available to those on a low income, whether or not they are employed, while others are employment based. The nation's system provides financial support, including health-insurance, rent and child-care subsidies; these subsidies are dependent on several factors, including means-testing and family circumstances ('Kan ik huurtoeslag krijgen?', n.d.). This creates a "grey area" in the definition of ESS regarding welfare support. For instance, the Dutch Ministry of Finance differentiates between *income* derived from labor or social welfare benefits, and money received as *subsidy* for rent, etc. ('Het Inkomen dat telt', n.d.). Similarly, Boschman et al., in their 2021 study of low-income work as a tool to improve "sustainable self-sufficiency" include only income derived from work in the definition of (economic) self-sufficiency (2021, p. 766, 770). As a result, this study counts use of employment-related welfare benefits (i.e. *uitkering*) against ESS, but allows for the use of government subsidies (such as those for rent and health insurance, i.e., *toeslag*) (Boschman et al., 2021; Cornielje & van der Steijle, 2022).

For the purposes of this study, *ESS* is employed as a key concept drawing from the theoretical conceptualizations above. The working definition designed for this study is: *the individual's economic ability, without un- or underemployment-related welfare benefits, to meet his/her fundamental needs such as food, water, safe housing sustainably and with dignity.*

Based on categories set out by Tosun, et al. (2019) in their study of European youth, the indicators of ESS employed for this study are: (1) (in)ability to pay living expenses (bills), (2) secure housing, (3) funds for 'fun' and (4) financial safety net. These indicators are expected to allow the data to be examined for evidence of UMs' ability or inability to satisfy his or her fundamental needs for survival in the present (indicators 1, 2) and possibly the future (indicator 4), as well doing so with dignity (indicator 3). These indicators are further discussed in section 3.2.1.

2.2 Human Capital

Through proliferation of Human Capital Theory (Becker, 1962; Schultz, 1961), the link between education, job training and improved economic circumstances is seen by many as self-

evident (Nafukho et al., 2004). "Direct expenditures on education, health, and internal migration to take advantage of better job opportunities are clear examples. Earnings foregone by mature students attending school and by workers acquiring on-the-job training are equally clear examples" (Schultz, 1961, p. 1). Government policies in many western countries, including the Netherlands, apply the principle that higher levels of education will lead to increases in income, thereby justifying publicly funded education and training programs. In line with this theoretical foundation, policies promote language and academic and vocational training as the building blocks for refugee resettlement and immigrant integration (Bonoli & Otmani, 2023). Research empirically confirms that the theory is valid for refugees, as well as non-refugee young people (de Vroome & van Tubergen, 2010; Dvouletý et al., 2020; Shamieh et al., 2020). De Vroome & van Tubergen found that in the case of refugees in the Netherlands, there was a strong influence of education, language fluency and work experience on labor market participation and income levels (2010).

However, human capital theory is sometimes used as a trite, simplistic means to achieving improved economic conditions (Wolf, 2004). Language acquisition, education and job training can provide improved access to the labor market, when compared to similar groups without those levels of human capital. Nevertheless, all human capital is not of equal value. In the Netherlands, post-migration human capital has been shown to have a stronger influence on the chance of and quality of employment than human capital acquired before migration (De Vroome & Van Tubergen, 2010). A Canadian study showed the absence of a link between greater (pre- and post-migration) human capital and increased labor market success among refugees (Lamba, 2003). Lamba observed that structural barriers, including foreign credential rejection and employment discrimination contribute to lower quality of employment and satisfaction thereof. Lamba also suggests that social network ties show influence upon the likelihood of employment among refugees, but that they do not make up for the devaluation of an individual's human capital with regard to the quality of that employment.

Educational influences on ESS of former UMs have been little explored. As part of a recent study, a review of literature examining self-sufficiency amongst UMs yielded only one publication on the subject (*see* Rumbaut & Ima, 1988), carried out the thirty years prior (Evans et al., 2022, p. 1472). In response to this gap, Evans, et al. analyzed administrative data in the form of surveys carried out by case managers during their process of discharging UMs, ages 18-24, from the *US Unaccompanied Refugee Minor Foster Care Program* (Evans et al., 2022, p. 1477). Results from this study showed strong links between education, English language fluency and self-sufficiency. The singularity of this study and its geographic location limit the generalizability of the findings and invite further, corroborating study.

Immigrant integration and welfare regimes of a country may also play important roles in determining outcomes for specific groups of migrants. Models of economic integration of migrants in traditional immigration and traditional emigration countries differ, and the results of those

differences are important to explore when looking at the phenomenon in relation to refugees (De Vroome & van Tubergen, 2010; Haines, 1988). In addition, Allsopp (2022), in her evaluation of welfare regimes and their influence on the lives and choices of UMs, observes that "strong welfare can produce specific vulnerabilities for this group during the transition to adulthood" by limiting individual agency (Allsopp, 2022, p. 447). Furthermore, the education path of UMs is often steered not by the youth themselves, but by default determinations such as those resulting from age-related cutoff, or by the judgements of street-level bureaucrats, e.g., immigration officers or case workers (Larrison & Edlins, 2020).

Peer-reviewed research on the ESS of UMs and former UMs has not been carried out in the Netherlands. Dutch research agencies have explored this topic, but with a perspective that is goal-oriented, such as furnishing service providers such as municipalities with background information and research-based best-practices (*see* Sleijpen et al., 2017; Verloove & Poerwoatmodjo, 2021). Verloove and Poerwoatmodjo (2021) identified four basic skills for ESS, several of which, including arithmetic, reading and writing, are considered core goals of primary and secondary education. Their investigation into the degree to which UMs reaching age 18 in the Netherlands possess these four basic skills revealed a deficit, resulting mainly from low host-country language fluency and disrupted (or non-existent) educational paths.

2.3 Understanding things from the subjects' points of view

Previous qualitative studies in the Netherlands examined the experiences of UMs who arrived in the 1990s; these studies provide important first-person descriptions of the successes and failures of the reception and care system with regard to UMs before and after turning eighteen (Kastel et al., 1995; Luth et al., 1997; Thomeer-Bouwers & Smit, 2000). By taking a qualitative approach and speaking directly to UMs, this study will also allow for theory-building using the perspective of the migrants themselves, understanding the process of economic self-sufficiency as interactive rather than simply prescriptive (Babbie, 2016, p. 288; Korac, 2003, p. 53). This offers an opening for deeper exploration of what the concept itself, and its physical and psychological features, means to the research subjects.

The capability approach by Sen (1999) offers a tool to evaluate the theoretical lens through which education is wielded with the intent of increasing ESS among UMs and former UMs. According to Robeyns (2005), the capability approach outlines a causal chain from resources (both material and non-material) producing *capabilities*, with *agency* (e.g., freedom to choose) exercised (or not) to convert capabilities into *functionings* (outcomes that reflect what one finds value in being or doing). Although human capital theory commodifies the capabilities individuals cultivate as a means to see potential economic value in enriching people through education (Sweetland, 1996), it does not negate the intrinsic value of the human being itself as the primary component to be enriched. The capability approach presents a "human being as a dignified free being who shapes his

or her own life in cooperation and reciprocity with others" (Nussbaum, 2000). Therefore, agency might be understood as the manifestation of dignity; in other words, when someone is seen acting with agency it is an outward representation of their dignity. Life in a state of deprivation prevents individuals from acting with agency to develop the basic capabilities integral to the development of higher order capabilities through which a life of personal value can be realized (Chase, 2019; Liebenberg, 2005).

The capability approach is expected to offer this study an angle for evaluating the relationship between LOs on the ESS of former UMs, a relatively small sub-group of the overall refugee population characterized by unique experiences and needs. Previous research shows the relevance of this approach in understanding the experiences of this unique population. Allsopp (2022) and Chase (2019) directly engaged with current and former UMs, mainly in the UK, and explored their experiences from *their* perspective, enabling the examination of factors facilitating or interfering functionings. Çelikaksoy and Wadensjö (2019) found that agency served an integral role in the way former UMs functioned within their circumstances as they sought to fulfill their needs and wants. The capabilities approach is expected to serve as an effective conceptual device in this study as well.

2.4 Concepts and their context within this study

The key concepts being used and evaluated herein are discussed in detail below. Concepts are the building blocks of the theoretical framework, but they must be contextualized to facilitate effective application to avoid confusion (Babbie, 2016).

2.4.1 Education in the Netherlands

In the Netherlands, formal schooling is free to all under age 18. For those over 18, school costs vary based on the course or training program and the individual's home situation (Ministry of Education, Culture and Science, 2013). Children under 18 who arrive from abroad without Dutch language skills spend 1-2 years in *internationale schakkelklas* (ISK) to learn Dutch and prepare to enter mainstream Dutch education. Thereafter, they move on to either primary, secondary or secondary vocational school, depending on age, academic ability and language fluency (Pharos, 2022). Education is compulsory until age 16. Secondary and tertiary schools sit on a vocational-theoretical spectrum ranging from pre-vocational secondary to university preparatory education (Nuffic, n.d.). Additional formal and non-formal, private and public learning opportunities are available for migrants and refugees as well as Dutch natives.

UMs arrive in the Netherlands with diverse educational experiences and skill sets. These factors, such as past schooling and literacy, influence future experiences and progression in the host-country educational context (Aleghfeli & Hunt, 2022; Shamieh et al., 2020; Zijlstra et al., 2017). Progression through education for UMs is not entirely linear, and not always at a steady pace

(Chase, 2019). Nevertheless, de Vroome & Van Tubergen (2010) show that although both pre- and post-migration education plays a role in developing human capital, for adults, education acquired in the host country has a greater impact. Additionally, education may occur in diverse settings and varied methods both in and out of traditional school settings (Souto-Otero and Villalba-Garcia, 2015). These will be collectively named *learning opportunities*. Because this study examines ESS of UMs within the Dutch economic and social context, LOs which have taken place within the geographic reach of the Dutch government are explored.

2.4.2 Types of learning opportunities

Learning opportunities are provided to UMs, and refugees in general through many avenues (Van Heelsum, 2017; Zijlstra et al., 2017). Souto-Otero and Villalba-Garcia (2015) provide a useful conceptual tool, based on the work of Björnavåld (2000), to divide LOs into three categories: *formal learning, non-formal learning, and informal learning*. *Formal learning* is carried out through educational institutions such as schools and is characterized by a curriculum and usually leads to a qualification. *Non-formal learning* occurs outside of an official school environment and includes interactions with professionals and organizations, often street-level bureaucrats, who have an intention to help or teach. *Informal learning* takes place during interactions with non-professionals who may have an intention to help or teach, as well as those who do not. It is expected that former UMs have experienced all these forms of learning to some extent.

Most information about UMs' learning experiences looks at formal LOs. However, UMs often need resources to supplement the learning they would have received from parents or family (Eide & Hjern, 2013; Zijlstra et al., 2017). Eriksson et al. found that service providers, friends, relatives and acquaintances sometimes serve as sources for the resources that UMs are missing, provided both through non-formal LOs and informal LOs (2019).

Methodology

The study draws on the constructivist approach (Bekkers et al., 2017) in its conceptualizations of the key concepts. Constructivism recognizes that the individual experience is molded by one's own perceptions, the language she/he encounters and the way in which he/she interprets it. In addition, the qualitative, constructivist approach allows a researcher to examine the issues with an emic perspective involved from the perspective of those directly involved, those experiencing the phenomenon firsthand, and to improve the chance of exploring the issue from beyond a normative, mainstream perspective (Guba & Lincoln, 1994; Madden, 2017). Previous qualitative studies have employed a bottom-up approach to developing or clarify the meaning of ESS for other populations (Hetling et al., 2016, p.217). Qualitative content analysis will enable me to look deeper into the data and to see beyond the standard evaluations of the phenomena at hand (Corbin & Strauss, 2008).

This investigation uses semi-structured qualitative interviews to answer the question: How have learning opportunities shaped the economic self-sufficiency of former unaccompanied minors in the Netherlands? In their recent literature review, Evans et al. (2022), indicate the absence of exploration into this research topic and use quantitative methods to analyze data collected from case workers *about* unaccompanied minors to explore the experiences of the latter. The present study will explore this topic with these migrants themselves to *create the data together* (Guba & Lincoln, 1994, p. 111) to cull a deeper understanding of the meaning of *economic self-sufficiency* according to the participants, and to unpack their experiences and the influences LOs have had on ESS. This will provide a new endogenous conceptualization of ESS, with the potential to empower UMs, enfranchising them in the literature in a way not usually done. As a researcher who does not identify with the participant groups, I risk imposing my own perspective on them during the interview and analysis process. To mitigate such risks, participants are invited to review the transcript after the interview and offer corrections or additional information to clarify their statements. This also serves to "give back" to the people who have shared their stories for the purpose of the research (Zapata-Barrero and Yalaz, 2020, p. 275). In addition, interviews were held, aside from one, in public, neutral spaces to minimize a sense that I had more power or status. In one case, a VWN office was used for an interview when no other options were available.

It was expected that as UMs age they would be more likely to have left formal education and sought activities in the labor market. Also, student grants would no longer be part of income. These conditions were expected to allow for more effective exploration of the role of learning opportunities on the economic self-sufficiency of unaccompanied minors. Thus, initially a sample of individuals age 23-25 was sought. Circumstances, described in section 2.7.1, required the age range to be broadened to 20–25-year-olds.

2.5 The geographic context of the study:

The cases in this study are situated in the province of South Holland, The Netherlands. Leiden is a city of approximately 125,000 residents and is home to a large university and research hospital (ABF Research, 2023b). Alphen aan den Rijn (Alphen) is slightly smaller, with 114,000 residents (ABF Research, 2023a, 2023b). In 2021, the unemployment rate in the Netherlands was 4.2%; in Leiden the rate was 4.9% and in Alphen it was 3.7% (CBS, 2023a). Some administrative support and collaboration take place between the municipal office of Leiden and its surrounding smaller municipalities, including Leiderdorp and Oegstgeest (Ministry of the Interior and Kingdom Relations of Netherlands, 2022). Alphen shares some administrative and work functions with its smaller neighbors, Nieuwkoop and Kaag en Braassem (Ministry of the Interior and Kingdom Relations of Netherlands, 2023).

Resettled refugees in the two cases regions are provided refugee-related services under difference structures. VluchtelingenWerk is tasked with overall management of resettlement and support for of integration refugees in the Netherlands. Local offices of that organization and some partner organizations are responsible for assisting refugees who are resettled in their municipality. Some functions, such as legal aid, are shared between VWN local offices. VWN Leiden provides both 'social mentoring' [maatschappelijk begeleiding][1] and immigration-related legal aid services; the former is available to refugees in Leiden, the latter to refugees in Leiden and some surrounding communities with smaller branch offices (Personal communication with staff member at VWN, 16 May 2023). VWN Alphen serves refugees in the region with immigration-related legal aid. Tom in de Buurt, another regional social service organization, coordinates social mentoring services for refugees in the Alphen region (Personal communication with staff member at VWN, 26 July 2023).

2.6 Selection of the cases

This study explores the educational influences on ESS of UMs in two municipal regions in the province of South Holland in the Netherlands, Leiden and Alphen. Policies on the care and reception of UMs is national – the same overarching rules and requirements apply, and it is implemented by a national organization, Stichting Nidos (Nidos). Until recently, at age 18, young people lost all legal, social and person support from Nidos and became eligible for support, like all adult refugees, where needed and eligible from their local municipality and social service offices, including VWN. The provision of support after age 18 varies between regions and municipalities. For the Alphen and

[1] Social mentoring in this context refers to guidance provided in many areas such as those related to the home (e.g. rental agreements or utility contracts), dealing with healthcare issues, arranging for education, building a social or future work network, etc. (*Wat wij doen [What we do]*, n.d.)

Leiden regions, social service differences have been outlined above. Moreover, the local municipalities are free to provide services as they see fit within national law and guidelines.

2.6.1 Comparing the two municipal regions

The exploration of these two different regions and the experience of UMs serviced by them is expected to offer a thorough, qualitative picture of the experiences of UMs; this offers high internal validity because of the degree of detail in the data. However, there may be limited generalizability beyond the Dutch context because of the specificity of the cases. In general, these characteristics limit external validity (Van Thiel, 2014, p.87). However, the research explores a narrow question about a small sub-group within the refugee population, and within the confines of a single country. Even though the qualitative nature and small-scale of this study restrict its generalizability, the real-life setting portrayed and the national-level policies bounding the experiences of UMs suggest that the results of this study could still offer insights into the experiences of other UMs in the Netherlands (Van Thiel, 2014, p. 86). Although some circumstances will be unique to this case, many features of refugee reception are common to all Dutch municipalities. While this does not ensure generalizability, it does allow for further study in other regions of the country and comparison of findings in potential future studies. Extremely detailed data generation and analysis will allow for deeper theoretical reinforcement or reconsideration (Barglowski, 2018), with the hope that future study of similar populations will be better informed. In addition, if the two cases demonstrate convergence in their results, it may further demonstrate potential for more general application (Van Thiel, 2014, p.90).

It is expected that former UMs will report similar access to formal LOs in both cases because it is common for residents in these regions to attend secondary vocational and tertiary educational institutions elsewhere in the Randstad due to generally good public transportation and limitations on moving due to housing shortages. Non-formal LOs are expected to differ slightly since between the cases the structure of the organizations serving them differs to a degree. In both cases, former UMs are provided a contact person at the municipality for help mainly with social welfare benefits issues and social mentoring is provided through Tom in de Buurt (Alphen) or VWN (Leiden).

2.7 Sampling

Sampling is driven by the objectives of the study, which in this case is based in evaluation of a paradigm and theory building; thus, the sample must effectively demonstrate theoretical strength rather than generalizability (Barglowski, 2018, p. 158). The sampling is done purposively based on theoretically determined criteria. Data saturation was not relevant because the number of required participants was determined by university expectations in addition to scientific requirements.

This study employs non-probability sampling: theoretical sampling and a modified form of snowball sampling. Theoretical sampling involves making theoretically informed choices in the

purposive selection of participants; snowball sampling relies on referral, through a trusted organization or individual, to reach participants, and is especially advantageous for difficult-to-reach populations (Babbie, 2016; Barglowski, 2018; Zapata-Barrero & Yalaz, 2020). Collaboration with a gatekeeping organization, VluchtelingenWerk Leiden, was facilitated by my position as a social mentor at the organization. This method for identifying participants has previously proven useful for overcoming some of the challenges associated with identifying and gaining access to former UMs (Allsopp, 2022; Chase, 2019; Eriksson et al., 2019). The past relationship between invitees and VWN was expected to offer a degree of credibility and trust to the researcher. As forms of nonprobability sampling, these carry certain limitations regarding generalizability (Zapata-Barrero & Yalaz, 2020). To mitigate these limitations, I planned to apply quota sampling.

Quota sampling can produce a more representative picture of the larger unaccompanied migrant population from the data and increase generalizability (Babbie, p. 189). Demographic factors such as education prior to migration, educational attainment, country of origin and gender were considered for the quota frame (Allsopp, 2022, p. 438; Babbie, 2016, 188). However, the challenge of connecting with former UMs resulted in a small initial target population (73 individuals) which was reduced by further barriers, described below. As such, the application of quotas was eliminated. However, it is observed that the percentage of women in the initial target population and in the final sample (11% and 12%, respectively) were nearly equal to the recent national average of 13% (Afdeling Onderzoek en Analyse, 2022, p.12).

At the age of 18, UMs are "resettled" into independent housing by the municipality where they reside (Personal communication, VWN Staff, 27 March 2023). At that time, they are released from guardianship of Nidos and appointed to VWN for mentorship. Due to legal and privacy reasons, no formal registry lists all legally residing, former UMs still living in the region. This necessitated the use of the purposive, non-probability sampling method described below.

2.7.1 Identifying the initial target population

From the archive database of VWN, and assisting colleague at VWN generated a sampling frame using limiting parameters of "unaccompanied minor", "municipality of resettlement at the time of transition to independence at age 18" and "birth year" (1998 – 2002). The potential municipalities were restricted to those in the Alphen and Leiden region which are also served by VWN and/or Tom in de Buurt. The range of birth years was selected because it represents the oldest UMs whose records are retained and accessible in the archive (Personal communication, VWN Staff, 27 March 2023).

The sampling frame included 73 individuals, 20-25 years of age, who were resettled at age 18 within the municipalities included in the cases. Initially, only individuals born between the years 1998 and 2000. However, the pool was further expanded when the number of participants remained too low for sufficient data gathering and analysis to take place. The absence of an email address

and/or telephone number(s) on record eliminated 15 individuals; the phone number of a relative/familial guardian or active caseworker at the gatekeeping organization was considered for inclusion. Many email addresses and telephone number(s) on file were no longer in service; this resulted in further exclusion of 29 individuals. This may be explained by the transient nature of this population, who may have moved by choice or due to loss of legal status in the intervening time between their period of service by VWN and the onset of this study.

2.7.2 Contacting potential participants

With permission from VWN, invitations to participate in this study were sent from my professional (VWN) email address and explaining that I am conducting the study as a student at Erasmus University have a role at VWN. Participants are more likely to feel safe being interviewed for this study if they have been referred through their own network (Chase, 2019). This appears to have been proven true; when several invitees asked about the manner in which their contact details were obtained, they appeared comforted to learn that it was through VWN. However, there may have been other potential participants who, upon learning that the invitation came from someone at VWN, lost interest in the study. Although no potential participant directly communicated this, it cannot be dismissed as a potential limitation in establishing the final sample.

Following several rounds of email and telephone contact, during which time individuals were invited to participate in an interview. In short, individuals were told the purpose of the interview, that they would remain anonymous, that the interview would last no more than an hour and that as compensation for their time, they would receive a generic shopping gift card with a value of €10. A copy of the email invitation can be found in the Appendix. The process resulted in 23 individuals who agreed to be interviewed. One participant was included directly through snowball sampling. Two participants responded to the initial email believing that I was reaching out with an offer of help (as representative of the gatekeeping organization). Information was provided on how to access help directly from that organization; after an explanation about the study, they agreed to participate.

Two participants did not fit either case. After making contact, I determined that one individual initially identified through the VWN list did not fit within either region, but otherwise met the study criteria. Also, with help from a confirmed participant, I contacted a second individual outside of the cases but meeting study criteria. These two participants have never resided within the case context; their contributions were nevertheless of high value.[2]

Several potential participants who agreed to an interview did not appear at the meeting; six of these individuals chose not to reschedule. Ultimately, 17 interviews were carried out for the study.

[2] For the purpose of this thesis, I was required to carry out a minimum number of interviews. The difficult nature of finding participants necessitated some flexibility in the sampling to achieve that exogenous requirement.

2.8 Interviewing

Interviews were held in community centers (10), in a park (1), in the office of the gatekeeper organization (1), in a public library (2) and online through Zoom (3). They were conducted using a semi-structured interview guide which can be found in the Appendix. Based on the preference of the participant, fifteen interviews were carried out in Dutch, two were carried out in English. All interviews were recorded except for one. In that case, the participant agreed to be interviewed under the condition that they not be recorded. That interview was done very slowly and I took meticulous notes on what was said; the reconstruction, in transcript form, was written up immediately and sent to the participant for confirmation and correction. The participant replied, satisfied with document. Upon conclusion of each interview, study participants were provided the gift card, although most said that it was not necessary. Two participants who were interviewed online could not be provided a gift card because they did not respond to request for a physical or email address to which the card could be sent.

All participants who had been recorded were sent the transcription of the interview with the invitation that they respond with further information or corrections. No amendments were provided by any participant.

2.9 Ethical considerations

The research method of this study, qualitative interviewing, and the topics of discussion, finances, migration and personal or professional successes and failures are all deeply personal in nature. Methods needed to avoid the possibility of re-traumatization. Even prior to beginning the interview phase, this study raised ethical considerations in the form of normative values and social constructs associated with ESS (Zapata-Barrero, 2018); consideration of more than one perspective was critical in the formation of a theoretical framework. During the research process, elements related to confidentiality, informed consent, privacy and respect are all critical. These are important in any social research, but especially critical in research with potentially vulnerable participants (Van Liempt & Bilger, 2018; Zapata-Barrero & Yalaz, 2020). Participants were invited to the study with a letter (in the Appendix) outlining the goals of the study and the request that they participate in a voluntary, confidential interview of not more than one hour during which they can choose not to answer questions with which they are not comfortable. Prior to commencing the interview, the interviewer reviewed the consent form with the participant to ensure they were informed about the full confidentiality and anonymity of their participation, and their right to withdraw from the study at any point. This allowed the interviewer to answer any questions and provide necessary clarification on the circumstances of the study. Furthermore, the interview began with a statement to the participant that there were no right or wrong answers, followed by a short series of questions intended to elicit a casual narrative from the participant about his/herself in so far as they are

comfortable. Occasionally, to aid in building rapport, the interviewer offered personal connection to the participant's story, for example, the fact that she also completed the integration requirement.

In addition, the use of sampling using a network connection like that used in snowball sampling helps to bridge barriers of distrust but also risks biasing the sample toward a particular subgroup (Zapata-Barrero & Yalaz, 2020). That issue was considered during the data analysis and is discussed in Chapter 5. The analysis of the data can raise ethical questions related to the researcher's own bias and how that might influence the results of the study. Such bias was mitigated by my extensive preparation with the issues at hand, personal experience as a newcomer, years working in the fields of migration and education and thoughtful participation in the conversation. Reflexive consideration was carried out in development of the interview guide (Knott et al., 2022). Lastly, the distribution of the results has been considered in order to avoid any later harm to the participant group as a result.

2.10 Operationalization

Operationalization involves forming operational definitions from the conceptualizations in a study to facilitate evaluation of the data (Babbie, 2016). In qualitative analysis, initial concepts are operationalized and then analyzed through an iterative process of analytic induction through which the data is examined again and again (Marshall & Rossman, 2011). This allows the researcher to identify patterns in the data that can lead to understanding. To facilitate this process, I used the qualitative analysis software Atlas.ti.

Transcripts were initially coded using deductive codes. This means using codes identified *a-priori* with reference to the theoretical expectations (Babbie, 2016; Van Liempt & Bilger, 2018). These codes were generated prior to beginning analysis based on the theories and concepts discussed in Chapter 2. They can be found in the *Table 1: Operationalization of Sensitizing Concepts* below. They are useful because they offer a starting point to the researcher during the initial phase of data analysis.

Table 1 Operationalization of Sensitizing Concepts

Concept & Construct	Dimensions	Indicators
Economic self-sufficiency *the individual's economic ability, without un- or underemployment-related welfare benefits, to meet his/her fundamental needs such as food,*	Definition	Explanation by participant of "enough" (either in the abstract or in practice)

water, safe housing sustainably and with dignity. (Boschman et al., 2021; Hetling et al., 2016; Tosun et al., 2019)	Fundamental needs	(1) (in)ability to pay living expenses (bills) (2) secure housing
	Dignity	(3) funds for 'fun'
	Planning for the future	(4) financial safety net, savings
Learning opportunities *Opportunities to acquire knowledge or skills from institutions, organizations, individuals, and experiences where the original intention may or may not have been to learn.* (Aleghfeli & Hunt, 2022; De Vroome & Van Tubergen, 2010; Souto-Otero & Villalba-Garcia, 2015; Zijlstra et al., 2017)	Pre-migration LOs	LOs of all forms experienced prior to arrival in the Netherlands
	formal	school, apprenticeship, training program, language study
	non-formal learning	Lessons from street-level bureaucrats such as mentors, social services organizations, etc.
	informal learning	Lessons from non-professionals in network the participant's network (e.g. relatives, friends, co-workers)
Features of learning opportunities	Knowledge	What the participant knows (or feels ignorant

Characteristics of learning opportunities which enhance capabilities, including knowledge and abilities resulting from the opportunity. (Aleghfeli & Hunt, 2022; De Vroome & Van Tubergen, 2010; Verloove & Poerwoatmodjo, 2021)		of) as a result of any LO
	Skills	What the participant can (not) do because of any LO
	Qualifications	Diplomas, certifications
	Network-building	Connections to people, useful organizations, (potential) employers, etc
Other observations *Remarks that presented information that might be relevant to the research topic but are not directly relevant to research question.*		Evidence that appears significant but will be coding inductively.

Once immersed in the data, I generated inductive codes based on the themes which emerged. Inductive coding is a form of open coding which allowed more specific – and divergent – themes to appear (Marshall & Rossman, 2011). The data were recoded using refined terms, which were for the most part, subcodes of the initial deductive codes. Typologies are themes which are rooted in the data but do not appear explicitly (Marshall & Rossman, 2011). These were also applied to data, particularly in sections where the participant said several related things, but the conversation became disjointed as a result of language or comprehension barriers. Where typology seemed present, additional data (such as confirming questions from the interviewer) were used to confirm the implied meaning.

The code group "other" was set to the side until the research question could be directly addressed. Thereafter, data coded with "other" was mined for that which was not evident when only seeking an answer to the research question. In addition, during the coding process a number of phrases or ideas were expressed with frequency by the participants. These were captured using in-vivo coding. In-vivo coding use words spoken by the participants to represent a theme or concept of

significance (Van Liempt & Bilger, 2018). This form of coding allowed the for these frequent sentiments to be included explicitly in the analytic process.

3 Findings & Analysis

This chapter discusses the finding collected from the interviews with former UMs between ages 20 and 25 in the Netherlands. First, demographic information provided by the participants is presented to provide context to the primary data. Second, a foundation for discussion of the main research question is set by discussing the definition of economic self-sufficiency provided by former UMs. Third, the LOs accessed by former UMs are described, first which opportunities participants had and then what was learned from them. Fourth, the two previous topics are synthesized when former UMs describe the way their LOs have shaped their ESS. Finally, additional findings of interest are discussed.

3.1 Demographic information about the participants

This information was provided as background by the participants of the study. Precise details are not provided here to protect the anonymity of the participants.

Of the 17 participants, six are from Afghanistan, eight from Eritrea, two from Syria.[3] The proportion of male to female participants is similar to recent gender ratios for UMs in the Netherlands (CBS, 2023b). At the time of interview, participants ranged in age from 20-25. Based on available information, participants arrived between age 13 and 17. Eight of these arrived at age 16 or 17, the rest were 15 or younger. The length of time in the Netherlands ranges between three and ten years, with a mean of 7.1 years and a mode of 8 years. Nine participants reported bringing family (usually parents and siblings) to the Netherlands through family reunification. Five participants were included in the case of the Alphen region, ten participants were in the case of the Leiden region and two participants were part of neither case.[4] One participant from the Leiden case now resides in the Alphen region but remains classified within the Leiden case because all reported administrative contact was with the latter region.

3.2 Economic Self-sufficiency

Overall, the former UMs defined ESS as *the ability to pay for essentials with earnings from work*. Some elements of the definition of ESS varied, but the ability to pay five essential costs (housing, utilities, food, health insurance[5], and clothing) was nearly universal. Almost all participants emphasized the importance of hard work. *"You must just work hard, I think. You must save. Yes, we*

[3] The countries listed by name have been amongst the most common countries of origin for UMs in the Netherlands in recent years (CBS, 2023b; Parusel, 2017). The fourth country of origin is less represented within the Dutch UM population and is not named to protect the privacy of the participant.

[4] Of the two participants belonging to neither case, one was initially identified with Leiden through an administrative link relating to services provided before age 18, but no further connection to Leiden exists. The other was identified through another participant in the study. Both out-of-case participants were included to meet exogenous criteria as discussed in Section 3.3.2.

[5] Health insurance is mandated by law in the Netherlands.

must house and electricity, we must pay for everything" (R2)[i]. Furthermore, three participants outrightly rejected social welfare benefits as a form of income in consideration of ESS. Three others described social welfare benefits as a good way to cover the cost of essentials.

There were two main themes in the variation in how participants defined ESS. The first was related to what individuals deemed "essential". The list above was common, but some also included the ability to pay for other items like driving-related costs, money for personal desires (entertainment), or remittances to family. These items were also components of a 'good life'. "Living well… Good food, good clothes. I do sports, I also have to pay for exercise, others. Take care of me, my health. Take care of my health… I can pay for health insurance, food, clothes, other things, what do I need. That's enough for me." (R17)[ii] The second divergent theme is experiences of personal responsibility. Participants who have lived with their parents since reunification did not emphasize essentials such as rent as strongly when defining ESS.

3.2.1 How do UMs describe their economic circumstances?

The indicators initially identified for this study were (1) ability to pay living expenses, (2) secure housing, (3) funds for 'fun' and (4) financial safety net (see Section 2.1). All participants but one could pay for essentials, and almost all described being very careful with money. Participants explained that they could pay for rent, food, utilities, health insurance and clothing (here after referred to as *living essentials*) with funds from full- or part-time work and, when relevant, the income they received from government healthcare or rent subsidies and student grants[6] or student loans.[1] Former UMs work part-time jobs mainly in supermarkets, logistics and food service; those working full-time were employed in logistics, skilled labor[7] or sales. In general, former UMs experienced ESS for indicators 1 and 2.

About half the participants expressed not having money for extras or "fun funds" and a similar number had money to save for the future; in most cases, if a participant did not have enough for both "fun funds" and saving, they reported having some money for one or the other. Many send money when possible to family (from savings); this is limited by both availability of funds and by logistics (e.g. war preventing money form being transferred). Three participants were living with parents with whom they had been reunified; they described this as a financial benefit due to decreased personal financial responsibility. Participants whose family came to the Netherlands through reunification reported reduced financial burdens once family began receiving welfare benefits. Few participants describe conditions satisfying both indicators 3 and 4.

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[6] Student grants (*studiefinanciering* in Dutch) are loans from the Dutch government for education and living expenses. Details vary, but most are interest free and are forgiven if a diploma is earned withing ten years. (DUO: Ministry of Education, Culture and Science, n.d.)

[7] Fields of work are not mentioned to protect participant privacy.

3.2.2 Do participants feel economically self-sufficient?

Describing what would be "enough money" was challenging. Often a version of the phrase "not quite enough, but enough"[iii] was used (R2). About two-thirds of the participants echoed this sentiment; they described their ESS as stable as long as they continued to work hard, often working two jobs or working two or more days in addition to full-time study. However, they were optimistic that this was temporary and would improve with higher qualifications or simply over time. Some participants expressed strong negative feelings about their ESS, others were very satisfied. Almost all identified aspects of their lives that would be improved with higher or more stable income: sending more money to family abroad, spending more time on their studies or saving for the future.

3.3 Learning opportunities

3.3.1 Prior to arriving in the Netherlands

Brief descriptions of learning experiences prior to arriving in the Netherlands are provided for context and background to later learning opportunities. Patterns regarding school attendance were visible in relation to the country of origin. All participants reported attending some school. Time spend in school is shown in Table 2. School was seen as a place to learn reading and writing, and most reported learning math, too. Some participants, particularly from Eritrea, learned English as well, along with science and national history. Some participants explicitly reported that poverty, war, or migration through other countries limited their access to education before coming to the Netherlands. Not everyone explained why they stopped attending school, but among those who did, explanations related to going to work (in a family business or their own business) and war.

Table 2 Years of formal schooling completed prior to arrival in the Netherlands

	Origin country: Afghanistan	Origin country: Eritrea	Origin country: Syria/Other
0-2 years	3		
3-5 years		3	
6-8 years		5	
9 or more years	3		3

3.3.2 Learning opportunities in the Netherlands

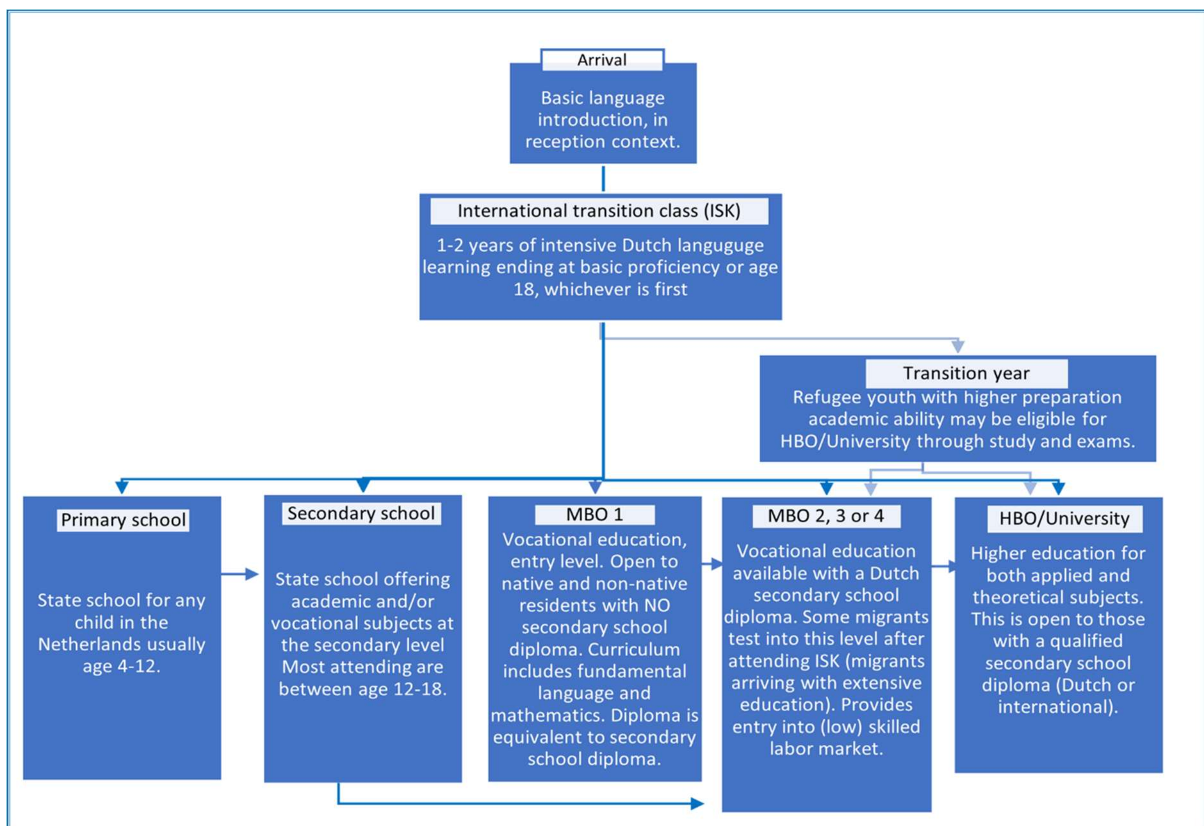
3.3.2.1 Review of the Dutch educational system

The Dutch educational system includes various routes of study. The overview of the dominant

routes, particularly those relevant to the experiences of migrant children, is provided to contextualize the findings discussed in the current and following chapters. This is important to explaining how human capital serves as a cumulative tool. This is further illustrated in Figure 1.

Educational is compulsory in the Netherlands. Children attend primary school (until around age 12) and then secondary school. Secondary schools in the Netherlands provide tracked educational programs along a spectrum from pre-vocational learning to theoretical/academic learning (Onderwijssysteem Nederland [Dutch Educational System], 2020). Depending on the track followed, students can continue their education upon receiving a diploma. Further education is available along a similar spectrum. *Middelbaar Beroeps Onderwijs* (MBO) [Secondary vocational education], is intended (at levels 2-4) for those with a pre-vocational secondary school diploma (usually undertaken from age 12-16), and level 1 (MBO1)[8] for those over age 16 without a diploma. MBO education at all levels also includes an apprenticeship placement. A diploma from *Hoger algemeen voortgezet onderwijs* (HAVO) [Higher general continued education] and *Voorbereidend wetenschappelijke onderwijs* (VWO) [Preparatory scientific education], usually requires between 5 and 7 years of school from age 12 onwards. Higher educational institutions (HBO and university) are accessible to those with a HAVO or VWO diploma respectively.

Figure 1 Dutch education system (adapted from Onderwijssysteem Nederland [Dutch Educational System], 2020)



[8] MBO course level is indicated from this point on with the number following *MBO* (e.g. MBO2).

To access these forms of education, a person must meet a Dutch language requirement.[9] For UMs, the first formal LO is the *internationale schakkelklas* (ISK) [international transition class]. ISK is a sheltered Dutch language classroom which prepares students for entrance to mainstream educational institutions. It lasts 1-2 years, or up to age of 18. After age 18, language lessons are a component of the course of study at MBO or attended at a dedicated language school. UMs who arrive with a nearly complete secondary education may participate in *schakeljaar* [transition year], an intensive study and examination program that allows for direct entry from ISK to higher education ("Schakeljaar," n.d.).

3.3.2.2 Formal learning opportunities accessed

Former UMs' educational route was heavily influenced by age of arrival and age of resettlement. Those who arrived under age 17 spent time in ISK, usually around two years, though in some cases longer. Once in mainstream education, (former) UMs realized that their time in ISK had not fully prepared them to keep up with their peers. "When I was at ISK, I thought, 'I'm good at Dutch.' But whan I got to [mainstream school], I realized…I know nothing. I can't write anything. I can't read anything… Everything people say to me, I can't understand it." (R15)[iv] Of the five participants who arrived at age 17, only one attended ISK and did so for the least amount of time of any of the 17 participants (8 months). The other former UMs who arrived at age 17 received their primary Dutch language instruction through MBO programs or a dedicated language course. Participants regularly noted that they switched schools because of changes to their accommodation, which influenced their flow of learning and integration in the school.

Three participants arrived before turning 14. One of these participants attended ISK and then Dutch primary school and secondary school. No other person from the sample attended a Dutch secondary school.

Sixteen participants have followed a course of study at MBO. Details of their enrollment and course completion are in Table 3. MBO1 is an entry-level program for individuals with no diploma recognized by the Dutch education authority (DUO), both native and immigrant. The courses offered at MBO1 address basic, academic, pre-vocational and developmental skills. MBO also includes Dutch as a second language classes when relevant. To date, two participants have gone on to receive MBO2 diplomas; two of these have pursued a third diploma. Five former UMs left formal education after completing MBO1, but two hope to return.

Some participants arrived in the Netherlands with higher education as a goal, but rigid qualifications kept them from immediate entry. Attempts to gain direct access through the transition year program were unsuccessful or they learned of it too late. Some participants were directed to MBO3 or MBO4 upon receiving a Dutch secondary school diploma or testing in at the end of the

[9] Some higher education programs are available in English.

ISK program. MBO3 and MBO4 diplomas provide entry to skilled-labor jobs or further study. Two participants received these diplomas and moved on to higher education.

Participants also indicated the civic integration requirement as a motivator for earning a diploma from MBO2 or higher; some preferred this route to the standard exam-based “adult” route. Former UMs credited possession of the civic integration diploma with influencing ESS by opening up employment opportunities and facilitating family reunification (thus reducing demand for remittances).

Table 3 Participation in formal learning opportunities in the Netherlands

	MBO1	MBO2	MBO+ (3, 4, and higher education)
Completed	12; prevalent tracks include: logistics (4), sales (3) and care (3)	4	3
Left or skipped	3 (direct entry to higher level)	5 (left education)	2 (1 at MBO; 1 at HBO)
Currently enrolled	1	3	2 (1 at MBO3; 1 at HBO)
Other	1 (to recently resettled begin)		

The amount of time spent in each type of formal learning opportunity varied, as did their satisfaction with that path. Some participants described the time spent on education (including language acquisition) and training positively or as a given. Others were frustrated; they felt forced to start over. There were frustrations with how the slow pace of earning diplomas prevented individuals from moving into full-time paid work and inhibited their achievement of ESS. Some students had nearly completed secondary education prior to coming to the Netherlands, but their previous efforts now appeared worthless. One participant said it plainly, “I can’t begin right away where I was. So I have to start from nothing, just start from nothing.” (R9)[v] These participants expressed disappointment at the time required to reach the same academic level again and the delays inflicted on their plans for future work and marraige.

3.3.2.3 Lessons from formal learning opportunities

At ISK, participants learned Dutch language and sometimes culture, but few recalled lessons about life skills or living independently. Many former UMs left ISK when they reached an age benchmark (16 or 18), not because of language proficiency. Overall, participants attended formal LOs with Dutch language instruction for at least four years, yet during our conversations they

apologized for their level of language proficiency. Amongst the thirteen people who attended MBO1, there is little agreement on the value of the program. Some participants found it to be satisfactory, while others described it as “a waste of my education time” (R1)[vi]. Another explains, “I didn't learn anything, I just learned the language there” (R24) [vii]. As expected, courses in Dutch and math were universally required and although some aspects were described as life-skills related, participants recalled few lessons about personal finance management.

The programs of study for MBO level 2 and higher were described more positively; participants saw a link to either further study or work in a trade, and the MBO-required apprenticeship was considered useful and educational. It provided applicable skills, both generic to work in the Netherlands and field specific. “Yes, there I learned a lot. Yes, because we make cabinets... I was better in practice than in theory. So practical [instruction] is easier.” (R4). [viii] Some participants struggled to find apprenticeship placements, especially at the higher diploma levels. They blamed discrimination for limiting their choices and the quality of apprenticeship experiences.

Some participants mentioned teachers or school staff as important resources during their time at a formal educational institution; these adults helped with strategies or support during a very difficult period. Participants implied that the support made a difference in keeping them in school. Other former UMs discussed experiences where teachers, especially at MBO and HBO, were unsympathetic to difficulties which participants felt were unique to their situation as former UMs, such as nonexistent networks to help with costs or apprenticeship searches.

Some participants credit their ESS and income stability to LOs. Diplomas, work experience and other credentials earned in formal LOs influenced the ability of former UMs to find employment. “Diploma is important. If you need to work, for example, if I asked now [to work in] logistics, they are going to ask me, "do you have experience or do you have a diploma?" If you are taking the diploma or the experience with you, it is easy for me to find work.” (R14)[ix] Language classes and improved Dutch proficiency also contributed to finding and retaining work. Most participants credit their stable ESS to their own efforts, not credentials. However, in most of those cases the participant has only a MBO1 diploma and also described a situation in which a diploma had enabled them to enter employment. Nevertheless, not all diploma-related employment was described as desirable or optimal for achieving long-term ESS.

In addition, several participants reported that positive ESS was enabled at some point by work accessed because of people they knew through a type of LO; these forms of employment were sometimes a part of their long-term plan, but often a short-term solution for getting by. It was also reported that ESS was weakened by LOs. These included economic costs, like activities with peers at school, and reduced working hours. “I had to make a choice: either school or work. I wanted school… naturally I wanted to keep studying. I thought, ‘Okay, [if] I choose school, then I can’t pay for school.’”[x] Some participants experienced school and ESS as mutually exclusive; they saw increased ESS only upon leaving formal LOs.

3.3.3 Non-formal LOs offer non-school organization-based learning experiences

Participants reported that as minors, the mentors working in their group home or their Nidos guardian provided non-formal lessons. Female participants spoke more about the role of group home mentors than male participants. Lessons from these non-formal LOs mainly related to daily living, e.g. dealing with official communications and household finances, but also taught about career options or built connections to the larger community. One participant recalled hoping to visit family abroad.

> "And my supervisors say that I should just not go, and just earn money for my family. If I go to [place], I have to buy a ticket and then I have no more money. But they also help that for me. If I want my family to be here, I also just have to earn money. Help my family. This is also help." (R21)[xi]

Non-formal LOs were also at governmental institutions, refugee reception centers, municipal service points, and regional social service organizations including VWN (Alphen and Leiden) and Tom in de Buurt (Alphen). The two latter, especially, helped former UMs access Dutch language classes, formal Los and manage household finances. One person worried about a tax letter told:

> "I don't know how to arrange, but I called to make an appointment [at municipality]. Yes, we looked at the computer together... I learned that and I did that... at the moment, I can arrange myself." (R18)[xii]

While some tasks were exclusively discussed in relation to a single non-formal LO provider, in general there was a great amount of overlap between topics learned and providers mentioned. Sometimes connections built through non-formal LOs helped beyond the scope of the initial LO. Non-formal LOs were expected by some to serve as a resource in the future. Furthermore, the internet, a source of much information, was also mentioned by participants as an important resource.

A few participants also described negative experiences with non-formal LOs and the way in which these significantly impacted their financial circumstances. They discussed their resentment, both at the time and in retrospect, at learning about the limitations of a particular organization, or felt mistreated or ignored by staff in those organizations. What they (didn't) learn influenced them personally and financially, and usually ended their relationship with that LO.

3.3.4 Other learning opportunities

3.3.4.1 Informal learning opportunities

There are two main areas of learning described by participants regarding people in their networks, such as relatives who had arrived earlier in the NL, friends and peers and colleagues at work. The first is improvement to language skills, mainly in Dutch but also in English, through

acquaintances and friends, work environments and foster families (where relevant). Secondly, these resources helped teach financial bureaucracy and where to find work.

Participants reported learning a variety of things while at work. In addition to learnings mentioned above related to apprenticeships, participants emphasized improving their Dutch language skills at work, whether, for example, as a dishwasher or a sales person. Participants also reported learning computer skills, management, field-specific career skills, acquiring certifications, and self-confidence at work. In addition, some participants have been informally mentored by colleagues or supervisors. A participant who now runs their own business explained, "Today this colleague helped me, tomorrow that colleague helped me. That way I have become more independent on the computer." (R23)[xiii]

3.3.4.2 Self-learning

Many participants referred to themselves as a source of information. When asked about from whom participants learned to navigate or succeed in formal LOs, many participants referred to their own initiative, persistence, or inquisitiveness as the source of their success. Many described information as self-evident or said that they "just knew" already how to arrange for their financial circumstances, despite also describing many things they didn't understand in earlier years. Some remarks intermingled an expression of *being able to do it alone* and *having no choice but to do it alone*. One participant expressed the tension this way, "There are also friends who can help. But they can't help me all the time. So I think, I have to do it myself. I must, I must do everything myself" (R5)[xiv] Another reflected further on how they came to be able manage finances alone, explaining,

> "I just came to the Netherlands alone. And when I live with my mother, my mother takes care of everything. But now I have to do everything independently… But then I understood, if I ask [for help], then I understand, then I do myself. So it comes from me… I'm just, I'm independent. Because I have no help. I have to do it myself, so that's why." (R21)[xv]

Although former UMs identified a number of sources of help, they regularly indicated that *they themselves* were the most significant resource. Furthermore, several participants expressed that they had to make decisions about educational and training pathways without complete information. They told of "figuring it out myself" as necessary since they had a limited network with experience on whom to rely when having to identify an educational route. This component is unpacked further in the next chapter.

3.4 The cases

The two cases included in this study were Alphen region and Leiden region. Demographic differences between the participants in the two regions are shown in Table 4. Participants in both regions reported attendance at formal LOs in various cities in the Randstad area. They also received help with

administrative matters, such as arranging household payments, from municipal and social service contact people, including Tom in de Buurt (Alphen region) and VWN (Alphen region and Leiden region). The internet as a LO was mentioned almost exclusively within the Leiden case.

Table 4 The cases of Alphen and Leiden

	Alphen aan den Rijn region	Leiden region
Number of participants	5	10
Age of participants	Range: 22-25 Mode: 24 (2 people)	Range: 20-25 Mode: 21 (6 people)
Years in Netherlands	Range: 6-9	Range: 3-9
Country of origin[10]	4 from Eritrea, 1 other	All countries included in the study

3.5 Other factors former UMs report related to LOs and ESS

During conversations about education and finances, several additional themes emerged. One recurring theme is the entanglement of family-related pressures and academic achievement. Former UMs reported that worry about family left behind, hopes for reunification, and the pressure to send remittances or save for reunification had negative consequences for school. “And my goal was to get my family to the Netherlands. School was never really my goal. It was not my goal to learn a trade… supporting my family, that was my goal.” (R15)[xvi] However, reunification with parents in the Netherlands can also have consequences for ESS. Family members require support after resettlement, and former UMs, as the local experts, bear non-monetary responsibilities of help.

Another theme was that stress shapes ESS. Causes for stress included but were not limited to: trauma (from before and after arrival in the Netherlands), poverty, uncertain immigration status, family issues, and social pressures from peers in person or through social media. This has interfered in the past, and for some continues to interfere with their lives and their ability to engage in LOs or achieve ESS.

Lastly, bureaucracy was a recurring theme during the interviews. Former UMs found their educational paths were often predetermined or restricted by rules or deadlines which did not allow for individual needs. Former UMs express how Dutch systems, and their own ignorance thereof, limits present and future ESS. “I do hear from other people and I am also afraid. I want to work more and earn more money. But If I work more, I als must pay back. Why? ...they had to pay back and are stressed, then it's really difficult.” (R21)[xvii] The choice to work and earn more to improve circumstances at one time point, might result unanticipated grant repayment requirements and additional financial stress later.

[10] For the purpose of protecting the privacy of participants, limited detail is provided here.

4 Discussion

The following discussion provides an analysis of the relationship between the findings in this study and the theoretical framework in which they were sought. The current findings are also examined for concurrence with previous research. The core research question was: *How have learning opportunities shaped the economic self-sufficiency of former unaccompanied minors in the Netherlands?* Discussion of concepts related to ESS and analysis of the research question in the light of the findings is followed by treatment of additional themes raised in the findings and reflection upon methodological questions raised during the research process.

4.1 Understanding and experiencing economic self-sufficiency

4.1.1 A working definition of ESS

Economic self-sufficiency is a nuanced concept characterized by an individual's ability to meet his or her physical needs a) without help from welfare assistance or b) with employment income and, for some scholars, c) while maintaining self-worth (Evans et al., 2022; Hawkins, 2005; Hetling et al., 2016; O'Boyle, 1987; UNHCR, 2005; Warmuth et al., 2015). To integrate with Dutch government targets and the various public assistance structures in the Netherlands, the use employment-related welfare benefits (i.e., *uitkering*) are considered welfare assistance, but government subsidies (i.e., *toeslag*) are not (Boschman et al., 2021; Cornielje & Van der Steijle, 2022). Thus, the working definition of ESS was synthesized into simply: *the individual's economic ability, without un- or underemployment-related welfare benefits, to meet his/her fundamental needs such as food, water, safe housing sustainably and with dignity*. It was expected that the findings would support this definition.

4.1.2 Participant definition of ESS

In direct response to the question, "what does economic self-sufficiency mean to you?", most participants emphasized the ability, through employment income, to pay for necessities including housing, utilities, health insurance, food, and clothing. This agrees, to the extent of the first three items, with the expectations of both Dutch government and this study's working definitions of ESS. Furthermore, many participants spoke with intensity of *hard work* as the means to reach ESS; this, coupled by their implicit and explicit rejection of welfare benefits, demonstrates former UMs' agreement on exclusion of those benefits from the definition of *economic ability*.

However, incongruence, between the government's understanding of the condition of ESS and the understandings delineated both in the working definition and by former UMs, manifests first in the inclusion of food and clothing in ESS, second in the importance of dignity. According to government, ESS requires individuals to "earn enough income to live on" (Cornielje & Van der Steijle, 2022) to afford rent, utilities, and mandated health insurance (Van Gennip, 2023). Further

conditions set forth by the government, such as effective financial administration and savings for unforeseen events (Cornielje & Van der Steijle, 2022), but aspects related to meeting an adequate living standard are left out. They are, however, important to former UMs. Although the meaning of *essential* varied between former UMs to a degree – sometimes including costs like transportation, spending time with friends, or fulfilling remittance expectations – the inclusion of food and clothing was ubiquitous.

The ability to pay for items which generate feelings of financial independence are integral to ESS (Hess et al., 2019; Tosun et al., 2019). Former UMs struggled with living in a condition where bills were paid but little to no money remained to spend on items of personal value and future functionings were severely limited by financial constraints. The government definition offers a version of ESS focused on both present and future security but limited in scope. Sen's capabilities approach (1999) illuminates the mismatch between the values underpinning the government's labor-market driven definition for ESS (Boschman et al., 2021; Poppelaars & Scholten, 2008; Van Gennip, 2023), and former UMs' definition in which ESS includes achieving well-being through exercising agency access "essentials" which facilitate dignity among peers or family in the present, with a lesser eye on the future. Dignity serves as "an enabler to become who you want to become" (Van der Boor et al., 2022, p. 723). The concept of dignity from the perspective of former UMs is further unpacked in the sections below.

4.1.3 Experiences of economic self-sufficiency

Based on previous non-academic research by Verloove & Poerwoatmodjo (2021), it was expected that the UMs would have struggled financially since emancipation. According to the indicators employed, most of which overlap with the Dutch government parameters (i.e., paying for essentials and creating a financial safety net), former UMs generally experienced ESS. Usually, the part-time used to ensure that condition was "precarious work", offering little job security and low wages; this sort of work is common amongst refugee youth (Çelikaksoy & Wadensjö, 2019, p. 191). Former UMs also described the importance of those funds for securing food and clothing, and giving access to items which make them feel like whole, dignified people by providing for needs beyond the physical, such as books for school or the type of food that is familiar from the country of origin. the features indicating dignity and future ESS. Former UMs generally had either money to spend on fun things, such as spending time with friends, or could save for their future. This confirms earlier conclusions drawn about financial insecurity by Verloove & Poerwoatmodjo (2021). Based on this picture, former UMs do not experience ESS according to the working definition in this study. Furthermore, an important element included in the definition of ESS by former UMs remittances. Former UMs experience a strong tension between sending money to family and using it to build their new lives in the Netherlands. Furthermore, several participants dismissed the need to spend money on activities out of the house, such as socializing with peers,

although it was unclear if that was due to true dislike of such things or simply minimized the importance of cost-bearing activities that could threaten ESS. Further research into the relationship between dignity and ESS could explore how financial insufficiency marginalizes this population relative to its peers.

4.1.3.1 Rising aspirations

Some former UMs whose financial situation provided for the four indicators of ESS (paying for living expenses, housing, funds for fun and a financial safely net) did not describe themselves as more satisfied than those without the means to save for the future or spend on ‘extras’. This may be explained by an evolving view of the “beings and doings, which Sen calls functionings, [which] together constitute what makes a life valuable” (Robeyns, 2005, p. 95). De Haas (2019) argues the process of migration changes the aspirations of migrants. Former UMs experiences of moving from financial insecurity to ESS during their time migration to and resettlement in the Netherlands represents an increase in capabilities as resources became less scarce and opportunities were realized. The result may have influenced aspirations about what might should be possible by in a state of ESS and fomented disappointment at the realization that the reality of characteristics of Dutch society, such as labor protections, do not compensate in for the wages and cost of living that have experienced (Heelsum, 2017).

4.2 Shaping economic self-sufficiency through learning opportunities

Several participants described building capabilities through both general skills (e.g. Dutch language), and specific trade skills (e.g. sales techniques) learned in school and apprenticeship, and later applied at work. These capabilities benefited former UMs’ ESS as a result of contact – with formal, non-formal or informal LOs.

4.2.1 Formal LOs

4.2.1.1 Host country qualifications

Host country LOs have been shown to be more influential than pre-migration LOs (De Vroome & Van Tubergen, 2010), so Dutch LOs were expected to be most influential in the lives of the former UMs. In addition, since UMs migrate at or before the age when most young people acquire school qualifications, the role of Dutch formal education was expected to be more important than formal learning prior to resettlement in the Netherlands. Participants confirmed that a Dutch diploma was important for employment and income in the past; some planned to continue their studies with the explicit purpose of increasing their income with a higher diploma. Lower-level diplomas, such as MBO1, were criticized as meaningless but nevertheless played a role in securing employment. However, the qualification is too low to facilitate a good income. Van Heelsum (2017) found that refugees frequently are pushed of rush into manual labor in order to expedite earning.

MBO1 offers an “entry” diploma which qualifies the bearer for “assistant level” work only, resulting in lower chances of employment limited salary (de Winter-Koçak & Badou, 2020).

Some evidence suggested that former UMs who had spent more time in the Netherlands would have had the most access to education experiences (Crea et al., 2018; Eide & Hjern, 2013; Hasson et al., 2021). This expectation was not demonstrated to be true within the sample of this study. Almost all former UMs from the sample who had spent 8 or more years in the Netherlands arrived at a relatively young age and held few or low-level diplomas and expressed dissatisfaction with their formal LOs. With limited education upon arrival, former UMs are encouraged by practices to move quickly out of formal LO and into the workforce (Çelikaksoy and Wadensjö, 2019).

All participants with MBO level 2 diplomas and higher confirmed that the diploma enabled stable (not precarious) work in their field of study. Some participants also referred to cultural differences they observed. They saw a diploma in the Netherlands as way to prove one’s worth, explaining that word of mouth or simply demonstrating knowledge or skills isn’t enough to secure work or income. Government data shows that individuals with a MBO2 diploma or higher are more likely to find paid work (de Winter-Koçak & Badou, 2020, p.29).

4.2.1.2 Rigid routes

Formal LOs serve as an inroad to structural integration and ESS for refugees, but evidence indicates that despite a formal LO pathway intended for students with the similar educational qualifications held by UMs, they do not achieve well (Verloove & Poerwoatmodjo, 2021). Specified learning routes can put up structural barriers for members of certain groups within society (Crul, 2015). Those with better resources possess the necessary human capital to take the shortest path to achieve their desired outcomes. However, for former UMs, path-dependent features of LOs such as age-related cut-offs create problems and specific vulnerabilities (Allsopp, 2022). Refugee youth experience educational delays because of their migration experiences (Shamieh et al., 2020), and the Dutch systems into which UMs are places exacerbate those delays. Former UMs in this study reported that changes to accommodation and arbitrary age cutoffs forced them to start over in new ISKs or transition to mainstream Dutch education where the influence on their learning was even more severe. Frequently when UMs are learning Dutch they are placed on educational tracks that are below their cognitive level because it is perceived as a better match for their abilities (Berman, 2023). This results in form UMs being forced to take what Crul (2015) calls “the long route”. Structural barriers within formal LOs prevent (former) UMs from converting cognitive capital and pre-migration acquired human capital into educational functionings (Berman, 2023). Further research into the role of path dependency (Thelen, 1999) and institutionalized education provisions on (former) UMs might be able to inform the way the current system (dis)advantages their chances of developing appropriate capabilities through the formal LOs they can access.

4.2.1.3 Language and Integration

Like most immigrants to the Netherlands, former UMs must fulfil of the civic integration requirement which includes basic Dutch language proficiency to ensure migrants' readiness to participate in the labor market and ESS (Huisman, 2023). Completion of integration courses raises the odds of refugees finding employment and it, together with language proficiency, are "significantly related to refugees' occupational status" (De Vroome & Van Tubergen, 2010, p. 392). The requirement can be fulfilled by earning a Dutch secondary school diploma, but because of learning delays and the time required to learn Dutch, only participant took that route. The rest have already or plan to fulfil it through traditional "adult" routes, such as language school courses or earning a diploma at MBO2 or higher. In line with the findings of de Vroome's and Van Tubergen (2010), primary content requirement, language proficiency, was reported to influence the type of work – and earnings – that UMs could access. Although this route appears to open the door for former UMs to certain forms of income which can lead to ESS, more research is need to explore the long-term influence of traditional civic integration courses on the ESS of former UMs after they leave young adulthood.

4.2.1.4 Vocational education is better but not perfect

Since employment is more accessible with better language fluency (De Vroome & Van Tubergen, 2010), it is particularly relevant to former UMs' apprenticeship experiences at MBO. Work experience in the host country is positively associated with ESS (Becker, 1962; Crul, 2015; de Vroome & Van Tubergen, 2010). In several European countries, vocational education is used to help refugees enter the local labor market and gain ESS (Bonoli & Otmani, 2023; Crul, 2015). MBO education emphasizes on-the-job training. It can be classroom-based (BOL) or apprenticeship based (BBL). BOL students pay school fees; BBL students receive a salary. BBL offers better chances of employment upon graduation, but access requires Dutch proficiency and job placements must be self-sought (Bisschop et al., 2021). Only one participant followed a BBL program, but all participants shared strong satisfaction with work-based LOs, despite some stories from participants that access to and the quality of apprenticeships was undermined by discrimination. Although the education-work experience pairing seen in MBO offers many advantages (Bisschop et al., 2021; Bonoli & Otmani, 2023; Çelikaksoy & Wadensjö, 2019; Crul, 2015), the current evidence suggests that path dependency might also play a role in former UMs' educational route through MBO. The development of human capital by simultaneously building language proficiency and acquiring vocational education (through the BOL path) both appears to suppress ESS in the present and in future by requiring former UMs to follow the slower educational path to full-time paid work, characterized by school fees, insecure part-time work and worse future employment prospects.

4.2.1.5 *Influence of pre-migration LOs*

Pre-migration LOs were expected to be less important than those in the Netherlands, but still helpful (De Vroome & Van Tubergen, 2010). Participants who had two or few fewer years of school prior to arrival in the Netherlands describe their Dutch school experiences as quite difficult and struggled to achieve any diploma. Participants with high levels of pre-migration education learned Dutch and continued their secondary and tertiary education quickly, relative to their peers with only a primary education. Former UMs with only primary education show more mixed results. Although most spent time in an ISK, at MBO1 they continue to study Dutch as a second language alongside basic educational skills of literacy and numeracy as one would find at primary and early secondary school. Without additional diplomas, their chances of stable employment remain low (Çelikaksoy & Wadensjö, 2019; de Winter-Koçak & Badou, 2020). This group experiences their lack of capabilitites as a hindrance to succeeding in higher levels of vocational education but are not provided with the necessary resources to catch up before they have no other choice.

4.2.2 The influence of non-formal LOs on ESS

For young people in general, managing one's finances is an important sign of adulthood (Sirriyeh & Ní Raghallaigh, 2018). Financial management skills are not part of the traditional academic curriculum (Verloove & Poerwoatmodjo, 2021), even they are criteria for ESS according to the Dutch government (Cornielje & Van der Steijle, 2022). Consequently, non-formal LOs were expected to have taught any financial management lessons former UMs had received in the Netherlands. This expectation was confirmed. Participants relayed few personal finance lessons from formal LOs, and reported having received guidance from group home mentors and Nidos guardians while underage, and from organizations such as VluchtelingenWerk and Tom in de Buurt since age 18. Lessons were limited to issues presented by former UMs to contact people at the organizations. Former UMs reported being able to independently care for a financial issue after addressing it first with the help of a contact person. Because of the voluntary nature of non-formal LOs, when a former UM no longer saw the relevance of the organization or felt mistreated by a contact person, it resulted in an end to the former UM's use of that resource (both the individual and organization). This may have resulted in the loss of further financial literacy through non-formal LOs. Overall, data here support the report previous inquiries suggesting that former UMs demonstrate weak financial management skills at and after the age of emancipation (Vereniging van Nederlandse Gemeenten, 2022; Verloove & Poerwoatmodjo, 2021).

4.3 Unanticipated findings

4.3.1 Intersection of costs, LO, and ESS

The perspective of this study was to look at the influence of LOs on ESS, but the data

demonstrates that the relationship is bidirectional. Since former UMs are eligible for various student grants to provide for school costs and living expenses, many expenses are taken care of (DUO: Ministry of Education, Culture and Science, n.d.). Nevertheless, from the interviews a few unexpected findings arose. Some participants, particularly in high levels of education, found the school fees too high to reach, particularly when large numbers of instructional and supplemental materials were required. Some participants felt penalized by educational or learning challenges earlier on, having spent money on courses that they did not or could not complete, or incurring debts from fines on missed deadlines or unpaid bills that related to ignorance or overwhelm they suffered in the initial years after emancipation. Most of all, the need to work, to cover personal or family-related costs, frequently influenced participants' ability to access formal LOs. Sweetland (1996) reflects on how human capital theory has been used to justify the costs of education by refocusing discourse onto education's (theoretical) benefits. The experiences of former UMs in this study suggest the need for further exploration into the cost calculation of human capital development for those with limited economic capital (Bourdieu, 1986), especially within societies, like the Netherlands, that boast robust public education and integration policies which promise education as a tool for ESS and even upward mobility.

4.3.2 Self-made self-sufficiency

Literature on UMs emphasizes their vulnerability (Kalverboer et al., 2017; Shamieh et al., 2020; (UN Committee on the Rights of the Child, 2005). This is not inaccurate but is too limited (Çelikaksoy and Wadensjö, 2019). They are also motivated, resilience and capable (Aleghfeli & Hunt, 2022; Eide & Hjern, 2013). Stories shared during the conversations with participants illustrated the hard work and personal grit they have needed to learn how to manage their personal financial situations alone, often from a very young age. Using their own agency, they have sought and converted resources like work in low-skilled jobs into informal LOs, and then new human capital into better employment. Chase suggests that conditions of insecurity stimulate (former) UMs to develop capabilities that that can use to realize goals despite unanticipated circumstances (2019). These capabilities (in this case knowledge or skills) may be applied again in the future under other circumstances, or remain dormant for later use until a time when they are needed (Robeyns, 2005).

Conversations with former UMs showed that individuals have strong feelings about their abilities to meet their own needs or independently seek out resources for help. Furthermore, they maintain strong identity bonds with their cultures of origin and chose to express those bonds in different ways. What do former UMs aim for and how do they choose the elements available to build a life of meaning and value? Former UMs highly rate their own independence, evident in the self-owned business which have been set up or are planned and were discussed during the conversations we had. Marriage was also important for some, emerging as a present but lesser theme in conversations about savings goals. The hardships related to increased work, or savings to

facilitate marriage, were countered by the pleasure of fulfilling a significant goal for *themselves*.

Former UMs rejected the use of welfare benefits in large part because they came with restrictive strings attached. For a degree of financial certainty there is a high price: loss of personal control. Allsopp observed in the UK that (former) UMs make calculated decisions about accesses resources, relinquishing one set of functionings (e.g. right to social welfare) at one time with the expectation that new capabilities (e.g. ability to remain in host country) will result from that choice (2022, p. 441). Parallel calculations were implied in the findings of this study. There is a need to better theorize the functionings of former UMs in the Netherlands to develop more efficacious strategies for cultivating appropriate capabilities which *they* would want to activate in the future.

4.3.3 The intersection of UM and government goals: the power of agency

I suggest that an important mechanism is at play here. For former UMs, ESS appears to exist both as a capability (freedom from want) and a functioning (living a life of value based on one's own earnings and successes) (Robeyns, 2005). Agency is necessary for developing capabilities (Sen, 1999), including ESS, and can also be seen as a manifestation of dignity (Nussbaum, 2000). As is discussing the formulation of the working definition of ESS used in this study, dignity is an integral component of ESS. Therefore, agency is both a component and catalyst of ESS. To put it simply, without agency, ESS cannot be achieved by former UMs. The main component of ESS established by the Dutch government (Cornielje & Van der Steijle, 2022), earning enough to life off, aligns with that of UMs. As a result, it appears that if the Dutch government is serious about developing ESS among former UMs, they must look for ways to enable that group to act with agency to produce ESS.

4.3.4 The role of family

Family plays an important role in the lives of former UMs. Sending money to family was not included in the initial indicators defining ESS, for some participants, the ability to send money or save for costs related to reunification were a significant priority. Several participants would send more money to family if they could earn it, and that since being old enough to work, one of the highest priorities had been to earn money for family and reunification. Fulfillment of (gender) roles contribute to a feeling of dignity (Hess et al., 2019); the relatively stable position held by former UMs who have been resettled might be considered parallel to that of the traditional breadwinner and explain the burden former UMs feel toward supporting family abroad. The working definition of ESS used here, and most of the frameworks on which it was set, address *the individual*. Upon commencing this study that appeared as acceptable course, particularly for UMs who live alone. However, family, may deserve reconsideration in the conceptualization as it is in the framework used by Hetling et al. (2016). The findings here suggest that for UMs whose family is not in the Netherlands *the family* may represent the core unit in defining ESS, rather than *the individual*.

4.4 The two cases

The cases are Dutch administrative regions adjacent to one another. The administrative structures serving resettled former UMs in the cases differ somewhat. It was expected that between the cases, former UMs would report similar availability of formal LOs due to comparable access to diverse post-18 formal education in the area. Non-formal LOs were expected to differ slightly because of variations in the structure of the municipal and social services catering to each case region. Participants described comparable access to formal LOs in both cases, confirming expectations. In addition, findings revealed similar types and amount of help participants received from their municipalities and the respective social service organizations in their regions.

One unexpected difference was observed. Participants in Leiden more frequently described the internet as an important source of information. This might be explained by demographic differences between the groups. In 20200, more than half the young adults in the Netherlands followed an online course (Eurostat, 2023). In Leiden, 7 out of 10 participants were age 21 or younger and six were enrolled in a formal LO at the time of the interview. In contrast, in Alphen, three participants were age 24 or older, and no participant was younger than 22; only two were enrolled in a formal LO, one of which was BBL (practical). The younger age and higher rate of current enrolment in formal LOs might provide explain why the Leiden sample showed greater use of the internet as a LO.

4.5 Limitations

4.5.1 Generalizability

This is a small-scale study employing purposive sampling methods; the generalizability of the findings is limited. However, addresses national-level policies and real-life phenomena affecting former UMs. As such, it may offer more widely applicable insights about this group of refugees and their experiences in the Netherlands (Van Thiel, 2014), as well as potentially other European states where strong welfare practices might affect UMs choices in similar ways (Allsopp, 2022). Further research on the topic would offer the opportunities to examine the strength of the theoretical assertions drawn from the findings.

4.5.2 Challenges associated with the sample

Initially the sample included a narrower age window (age 23-25). Challenges contacting potential participants and ensuring interviews required expansion of the sample to former UMs age 20-25. To maintain consistency, further sampling tasks were deliberative and in line with the overall methodology (Marshall & Rossman, 2011). The inclusion of younger participants resulted in more data collected from individuals still in education (and thus receiving education maintenance subsidies and/or holding part-time side jobs). Older participants were better able to reflect on the

questions presented. This may have been related to language skills (many had been in the Netherlands longer) or because they had had the opportunity to test the role of their LOs in accessing work. It also appeared related to the greater temporal distance from the events being discussed. The hindsight offered by the passage of time appeared to offer an opportunity for reflection, something younger participants appeared to struggle with.

As previously mentioned, contact information available from the gatekeeping organization was in many cases out-of-date, making potential participants hard to reach. Younger people on the sampling frame were easier to contact. It was observed that younger participants were easier to contact; mobile telephone numbers were more likely to be up to date. It is suspected that this is because they are more likely to have had contact with the gatekeeping organization more recently.

Several participants generalized about challenges faced by refugees and UMs which complicate access to formal LOs and achievement of ESS. These included drug use, homelessness, and inability to pay for higher education. Participants implied that in general, UMs deal with these problems. Several participants interviewed said, directly or indirectly, that they believed their current circumstances to be superior to that of other former UMs they know. Most participants I succeeded in interviewing described their own ESS as relatively stable. These remarks, however, suggest that within the larger population of UMs the experience with ESS may be different.

4.5.3 Communication

Communication during the interview was sometimes a challenge. While some participants are nearly fluent in Dutch, others are still at a functional level. In addition, Dutch is not my native language. Some questions had to be rephrased several times to be effectively posed. Some answers included body language to make a point. In a few cases, the participant misunderstood the question or could not express the answer to his or her satisfaction; this led to a less than complete (or completely absent) discussion of a particular topic. Considerations for improving this in the future are recommended in Chapter 6.

A number of participants were reluctant to speak at the beginning but expressed gratitude for the experience at the end of the conversation, sharing a feeling of catharsis or curiosity after reconsidering experience they may not have reflected upon before.

5 Conclusion

Economic self-sufficiency is one of the primary goals of immigrant integration in the Netherlands and around the globe (Huisman, 2023; Korac, 2003; Ott & Montgomery, 2015). Government policies, in line with human capital theory, employ education strategies as a primary tool for bringing about ESS for migrants, including UMs and former UMs (De Vroome & Van Tubergen, 2010; Mottaghi, 2018). However, little academic research is available to show the role learning opportunities have on the ESS of former UMs, and what exists has been carried out "from above", rather than hearing directly from former UMs to understand how they experience this relationship. The capabilities approach was expected to help evaluate how use of human capital theory-driven practice, in the form of education-for-self-sufficiency, did or did not align with the perspectives of former UMs. As such, this study sought to answer the question:

How have learning opportunities shaped the economic self-sufficiency of former unaccompanied minors in the Netherlands?

Conversations with former UMs revealed that formal LOs have the potential to play a meaningful role in their ability to be economically self-sufficient but that the influence is constrained by three important features: the definition of ESS, the agency of the individual, and compatibility of the LOs with the individual's conceptualization of economic self-sufficiency.

5.1 The study

To address this question, semi-structured interviews were carried out with 17 former UMs between the ages of 20 and 25. The sample included individuals from two cases, the Leiden region and the Alphen region. An interview guide facilitated a conversation between the participants and me to learn about their access to and participation in LOs in the Netherlands, his or her ESS, and the way s/he perceives the former to have shaped the latter.

The data were analyzed using themes, both deductively and inductively. Initial themes of *economic self-sufficiency, learning opportunities, features of learning opportunities,* and *other observations* were the primary themes based on the research sub-questions. During the analysis process, sub-themes were identified as trends within the themes emerged. Additional themes such as personal initiative, the role of family and future aspirations emerged from the *other observations* category.

5.2 The outcome

Analysis and reflection on the data reveals that formal LOs have the potential to play an important role in their ability to be economically self-sufficient but that the influence is constrained by three important features: the definition of ESS, the agency of the individual, and compatibility of the LOs with the individual's conceptualization of economic self-sufficiency. The capabilities

approach (Sen, 1999) provides a means for understanding these three constraints more clearly. First, former UMs' definition of ESS incorporates the concept of dignity, represented for them by the ability to decide what constitutes a life of value and make personal choices, however small, which contribute to achieving that. Second, choice, or agency, to (not) act is critical to former UMs, and their *ability* to make choices about accessing learning or employment opportunities was explained as being of similar importance as the choices themselves. Lastly, LOs, both the content they transmit and the features of the transmission are important; LOs play a greater role when they are in sync with former UMs understanding of ESS, enabling the payment of essentials sustainably and with dignity,

5.2.1 Economic self-sufficiency

Conversations explored participants' views on ESS, in general and in their own lives. In doing so, participants delineated elements which gave meaning to their lives by explaining their decision-making about expenditures; this drew a picture of how the former UMs produced capabilities and exercised choices about converting those into a life of value (Robeyns, 2005). The conceptualization of that life is determined by the individual, not by other people or institutions (Nussbaum, 2000; Walker, 2005). Although the specifics of that life differed for each person, themes like supporting family abroad and achieving personal goals emerged as important aspects of a life of value and dignity. Former UMs were restricted in their financial choices due to limited income. Their basic needs were met, by income from work or student grants, but their financial choices were restricted by low income or structural barriers, limiting their ability to achieve ESS which included dignity and personal value.

Indications from this study show that ESS is defined by former UMs differently than by the Dutch government. The government includes only financial capacity in its definition of ESS (Cornielje & Van der Steijle, 2022; Van Gennip, 2023). The former UMs perspective is influenced by upbringing, personal experiences, expectations and aspirations, all of which color their view of what defines dignity. Former UMs conveyed the significance of paying for living essentials to fulfill ESS, but also raised issues of having "enough money" to exercise agency in making spending choices, feeling financially secure enough be in social settings where spending might be required, saving for the future or being able to express personal values by supporting family overseas. These additional expenses represent a life of value for them (Nussbaum, 2000; Walker, 2005), components of dignity. Former UMs described that they have been able to cover their "essential" needs, but do not always feel that their need for dignity has been met by their financial situations in the past or at present. Structural hurdles created by the incongruity between former UMs' definition of ESS that of the Dutch government produces a tension for former UMs. Although they can achieve ESS in the present according to the government's expectations, they cannot do it according to their own. Altering the governmental definition of ESS to include dignity may offer new opportunities to move

the population being served closer to the goal.

5.2.2 Agency

Agency surfaced as a critical theme in the research. Agency embodies the choice an individual has with which to act autonomously to realize a potential outcome (Nussbaum, 2000, p. 39; Sen, 1999, p. 19). The ability of former UMs to act with agency is significant, as are their choices about how and when to do so. But agency also appears to serve for former UMs as an expression of dignity, contributing to the picture of what a life of value looks like (Liebenberg, 2005).

The data collection focused on the experiences of the former UMs after resettlement, but one cannot overlook the fact former UMs, at an age when their Dutch peers were probably be ferried to school and provided pocket money by their parents, successfully made the long and difficult journey from their homes overseas to the Netherlands. Overlooking the role agency played in their successful arrival would be to imagine that the migration was exclusively an act done *to* them rather than *by* them. Furthermore, human capital capabilities cultivated before and during migration to the Netherlands offer significant benefit upon resettlement when former UMs determine those capabilities to be of service and act with agency to apply them. This demonstrates the way agency is a tool for developing capabilities. The same is true for post-migration LOs. Once basic capabilities, like as a safe and healthy living environment, have been produced, agency is redirected to address "higher order" capabilities, like those provided by access to LOs, or other sources of dignity (Van der Boor et al., 2022, Walker, 2005). In this way, former UMs can apply their "entrepreneurial mindset" (Warmuth et al., 2015, p. 6) to producing more stable ESS. The role of agency in ESS suggests an important area for further enquiry.

5.2.3 Learning opportunities

Learning opportunities influence the ESS of former UMs in various ways. In this study, the concept of *learning opportunities* included formal learning through institutions for education, non-formal learning through capability-enhancing bodies such as municipalities and social service organizations, and informal learning occurring outside of these structures through the personal networks of former UMs. As one participant described, "you should always try to learn something from someone else"[xviii], whether it is from their strength or their faults (R15). As described in the findings, former UMs have had access to LOs dominated by a language proficiency curriculum and work experience through apprenticeships, and the LOs are intended to funnel the young people into paid employment quickly (de Winter-Koçak & Badou, 2020). Most former UMs begin with ISK and then earn a MBO1 diploma. For some, this was such a struggle that they left formal study, but others continued with further formal LOs. Non-formal LOs were accessed mostly at the time of resettlement, but some continued to be accessed for support, particularly when former UMs

successfully bring their family to join them in the Netherlands.

In some cases, former UMs experience access to formal and non-formal LOs positively, describing the LOs as providers of the capabilities they personally require for present or future ESS. Participants appraised the growth of their human capital in terms of knowledge, experience or qualifications which provide usefulness, based on structural constraints (e.g. job availability), and its ability to produce functions (e.g. a personally-desired job or lifestyle) in the past, present or future. The evidence supports previous indications that that elements of path dependency (Thelen, 1999) play a role in the way the Dutch education system serves UMs coming of age (as well as their "accompanied" peers) (Berman, 2023; Crul, 2015). Because the transition was triggered by age rather than language proficiency, former UMs either found the new LO challenging linguistically, though not necessarily cognitively, or frustratingly slow. While former UMs had the freedom to access educational resources, structural limitations sometimes prevented that capability from bringing about the desired result (Walker, 2005).

Former UMs were mixed in their assessments of the role of LOs on their ESS. Diplomas were recognized as important tool to achieve employment; some participants experienced or expected their ESS to be positively shaped relative to the level of the diploma they achieved. This is confirmed by reporting on employment upon completion of school (de Winter-Koçak & Badou, 2020). Both during and after the years spent in formal LO, former UMs were active in the labor market, mainly in precarious work (Çelikaksoy and Wadensjö, 2019). Although precarious work offered low income and other forms of work offered improvement to long-term ESS, this form of work was described as both providing income for living essentials and facilitating the freedom to make choices about personal needs and circumstances. Former UMs with more pre-migration formal education perceived the investment of time and money in Dutch LOs as a worthwhile means to build capabilities to facilitate a life of value; they *valued* the choice to turn education into income despite the consequence of temporarily weaker ESS. But for those for whom available LOs perpetually undermined their dignity, the benefit to their ESS was greater with work (even in precarious labor), in which case LOs were abandoned. This suggests that human capital development may be a good tool for ESS in general, but without taking into account the role of dignity – based on understanding how former UMs define a life of value (Sen, 1999) – and permitting or even enabling them agency to choose which capabilities enhance their lives, human capital development cannot serve former UMs as a means to their desired ends.

5.3 Recommendations

This study used a bottom-up approach to understand the experiences of former UMs. It also examines role learning experiences play in their lives, especially their ESS. This study offers relevant insights to public administrative institutions serving (former) UMs by raising questions about and providing insights into common-place practices how the assumptions that underpin them

interplay with the view of the service recipients. The following recommendations offer suggestions for future researchers and practitioners in this field.

5.3.1 For researchers

There is, for many former UMs, a struggle between providing for personal needs and wants, and being able to financially support family. For those whose family has come to the Netherlands, that struggle seems to disappear. The support family gets through the social welfare system relieves the former UMs of some of their burdens or stress. Those with family abroad sometimes cannot succeed in learning because of this pressure. This issue lies outside the scope of the current study but offers a potential avenue for further research as it could offer further insights into financial pressures hindering former UMs in education.

Two communication-related issues arose during the data collection phase of this study which might offer insight into improving practices in the future. First, it was not until transcribing the interviews that I realized that the word *interview* might carry extremely heavy, scary meaning for this group. It is the word (in Dutch) used to refer to the procedural step carried out by the IND (immigration service) to evaluate validity of asylum claims. This may have scared away some potential participants and caused some others stress. Future researchers are advised to use another word, such as *conversation*, when inviting participants to join the study.

Second, this study dealt with concepts which are abstract. In many cases questions had to be explained in simpler terms to make them clear. Participants were given a choice of speaking Dutch or English, but both are languages in which most participants were not wholly comfortable. Limited understanding (in part due to language limitations) meant that many questions had to be made “closed”, fencing in the breadth of the answers provided. Future research might benefit from making use of pictorials to help provide concrete imagery of the concepts involved.

5.3.2 For practitioners

Since 1 January 2023, municipalities have the opportunity to collaborate with Nidos to offer offering extended supervision to former UMs beyond the 18ths birthday, with the goal of improving ESS outcomes (Vereniging van Nederlandse Gemeenten, 2022). Parties involved would benefit from considering the perspectives shared by the individuals. Past studies on ESS of former UMs have relied on the perspectives of professionals (e.g. Crea et al., 2018; Evans et al., 2022; Verloove & Poerwoatmodjo, 2021), whereas this study provides first-hand perspectives from former UMs on why they do (not) achieve ESS.

This study discusses challenges former UMs face as a result for path dependent routes leading from ISK to further education and the mismatch they experience between their academic abilities and interests and the formal LOs available to them. Furthermore, former UMs without basic educational proficiencies are excluded from following the BBL path at MBO, the route that

provides full-time work in the field alongside study and better employment outcomes (Bisschop et al., 2021). Further study of the educational pathways offered to former UMs is advised.

Former UMs are provided non-formal LOs by many social service organizations in the Netherlands; these organization may benefit learning more about their clients' definition of ESS> For example, VluchtelingenWerk Netherlands makes use of an evaluation tool for measuring self-sufficiency (economic and other) during the mentoring process. Both the measurement tool and the mentoring strategies it indicates might benefit from evaluation for inclusion of dignity in the measure of ESS. Better understand of the paradigms in which they work could raise the efficacy of the organization's services for former UMs (and possibly other refugees).

5.4 Final thoughts

The findings suggest that perceptions of ESS, particularly regarding dignity and satisfaction, may be a moving target over time. The roles of dignity and agency also appear closely entangled with achieving ESS. With an increase in capabilities, former UMs may experience a change in functionings as aspirations rise (van Heelsum, 2017). Learning opportunities offer an effective means for some former UMs to fulfill ESS, particularly when LOs are part of the individual's view of a valuable life. The theoretical assumptions underlying the capabilities approach offered an important angle through which to understand the definition of ESS offered by the participants of this study. Further efforts to improve ESS for former UM should take into consideration the roles of both dignity and agency.

Appendix 1: Invitation Letter

Rachel Krebs

rkrebs@vluchtelingenwerk.nl

0645777991 (Whatsapp)

Dear Sir/Madam,

My name is Rachel Krebs and I am a social counselor at VluchtelingenWerk [The Council for Refugees] in Leiden. In addition to my volunteer work, I study public administration (of migration and diversity) at Erasmus University. You can reach me at rkrebs@vluchtelingenwerk.nl or 0645777991 (WhatsApp).

What is this about?

About the experiences of people like you, who came as young refugees. This is research with people, not just about people. As part of my studies, I am researching the experiences of people who came to the Netherlands as young refugees (AMV – unaccompanied minor refugees), and who are now 23-25 years old. I need volunteers with that background, like you.

I would like to ask you questions about how things have been for you at school and work. And whether you think it is possible to earn enough money to live on. My study is not about you, but hopefully with you. Then your voice will be heard. Along with those of others. But I'm not using your name. Your identity remains secret. When I write about you, I use a pseudonym (invented name).

Privacy

I do NOT use your name in my study. Your identity remains anonymous.

How do I do this?

1. We have a short telephone conversation. Then I can explain better and ask a few short questions. You can also ask me some questions. We can make an appointment for this. This could take place in April.

2. We make an appointment for an interview. This takes place where you feel most comfortable: in a café or library, or in a park. I'll ask questions. You may answer the questions, but if you do not want to answer, you can choose not answer some questions. You can stop the interview if you feel comfortable.

3. You will receive a small gift card as compensation for your time.

Would you like to learn more about this? Please contact me. You can reach me at rkrebs@vluchtelingenwerk.nl or 0645777991 (WhatsApp).

Thank you so much in advance.

Kind regards,

Rachel Krebs

rkrebs@vluchtelingenwerk.nl

0645777991 (Whatsapp)

Appendix 2: Information and Consent form

INFORMATION AND CONSENT FORM

Information letter

Introduction

This research is about the experiences of people who came to the Netherlands as young refugees (AMV – unaccompanied minor refugees) and were born in the years 1998-2002. The research looks at people's experience at school and education and how they feel about their financial self-sufficiency.

My name is Rachel Krebs and I study public administration of migration and diversity at Erasmus and Leiden Universities. In addition, I am a social counsellor at the Dutch Council for Refugees in Leiden. You can reach me on rkrebs@vluchtelingenwerk.nl or 0645777991.

Collection of information

This study includes an interview of not more than one hour. During this interview, questions will be asked about what it has been like for you at school and work, and whether you find it possible to earn enough money to live on. The interview is recorded for further use by the interviewer. A transcription is made and you can review it if you wish.

Risks of participating in this study

There are no physical, legal or economic risks associated with participating in this study. Participation in this study is entirely voluntary. It is not mandatory to answer all questions during the interview. You can withdraw from this study at any time.

Compensation

If you participate in this study, you will receive a VVV gift card of € 10 as compensation for your time .

nformation regarding Privacy and Personal Data

Your name will not be used. Your identity remains anonymous. If something is written about you, a pseudonym (made-up name) is used.

The collected data will be used for an aggregated analysis and no confidential information or personal data will be included in the study result. The data is stored in a secure location and kept for 10 years.

Who has access to my (personal) data?

The data will be shared (anonymously) with Laura Ripoll Gonzalez, Assistant Professor of Governance (Erasmus University) for the purpose of researching and writing my master's thesis, which is mandatory for completion of my studies at the Erasmus School of Social and Behavioural Sciences, Erasmus University.

Voluntary participation & individual rights

Participation in this study is entirely voluntary. When participating in this study, you have the right to request more information about the data collection and analysis or to withdraw your consent and request that the data be erased before the dataset is anonymized or the manuscript is submitted for publication. You can exercise your rights by contacting Rachel Krebs.

If you have any complaints about the processing of your personal data in this investigation, please contact Rachel Krebs.

Consent form: Learning to Pay with Pennies

By signing this consent form, I confirm that:

- I have been informed about the purpose of the research, data collection and storage as explained in the information sheet;
- I have read the infomation sheet, or it has been read to me;
- I have had the opportunity to ask questions about the investigation and these questions have been adequately answered;
- I voluntarily agree to participate in this study;
- I understand that the information will be treated confidentially;
- I understand that I can stop participating or refuse to answer questions at any time without consequences;
- I understand that I can withdraw my consent before the document is submitted for approval.

In addition, I consent to:

	Yes	**No**
I consent to an audio recording of the interview		
I give permission to use quotes from my interview		

Name of interviewee: ______________________________

Date: ______________________________

Signature: ______________________________

Appendix 3: Interview guide

Rachel Krebs

Interview guide

Date________

City____________, time___________

Participant__R______

Introduction

Good-morning/afternoon/evening. As you already know, my name is Rachel Krebs.

I am very grateful for your time today, and your willingness to inform this research. Through my work as a volunteer at Vluchtelingenwerk Nederland and my study of Public Administration of migration and diversity at Erasmus and Leiden universities, I hope to contribute to improving the experiences of young refugees. I will share the results of my research in August when my thesis is completed. If you wish, I can send you the transcript of this interview in the coming weeks so that you can read it and correct it if necessary.

This should be relaxed conversation, so you can share your experiences with me as far as you feel comfortable doing so. This conversation lasts between 30 and 60 minutes, certainly no longer than an hour. I will ask several questions. If you'd rather not answer a question, that's fine. If you want to stop the interview, you can say that too. If you have any questions, you can ask them at any time during the interview. Please answer the questions with whatever information you would like to share. There are no right or wrong answers.

I do not use your name in my research or publication. Your identity remains anonymous, and I use all the information I collect without mentioning your name.

You will now have to sign a privacy statement. I would like to make an audio recording, just for my use in this research. We are now going to look at and sign this form together.

Introduction: Background information:

1. Tell me a little about yourself: where are you from, how old are you when you came to the Netherlands, how old are you now, where do you live and with whom, do you have family here... whatever you want to say.

   Land age (arrival/now) place Family Homes work

Section 1: Learning Experiences

We're talking about learning experiences today. We all learn from different sources:

from school, education, apprenticeship, work, family, acquaintances, friends...

1. What kind of learning experience did you have before you came to the Netherlands? Remember what I just said — about school or work, or about people in your life.
   a. What knowledge and skills did you gain there?

Learning experience	Learned

2. What is your experience at school or training here in the Netherlands?
   a. What knowledge and skills did you gain there?

Learning experience	Learned

3. Where have you had other learning experiences? Think of things that are outside of school – at home, with acquaintances or mentors, family...
    a. What knowledge and skills did you gain there?

4. What kind of relationships do you have with people from these learning experiences – the other young people or the adults? What kind of help or support do you get from them?

Section 2: Economic affairs

1. What is the meaning to you of "enough money" to make a stable life? Or vice versa, when would you think you don't have enough money?

2. Where does your money come from and what do you spend money on these days?
    a. Necessities, fun, savings, family?

3. How do you make these choices about money? Why do you spend money on these things?

4. How do you feel about your financial situation?

5. Can you tell me about a time when you had financial problems in the Netherlands, and also explain how you solved this problem?

Chapter 3: Influence

1. What does a person need to know in order to take good care of their money or arrange money matters?

2. How did you learn to deal with money matters?

3. How have your learning experiences in the Netherlands helped you build this knowledge or skills? Think of the learning resources we used to have – school, education, family, social services...

4. What other things do you want to learn to better manage your finances?

5. What do you expect from your financial situation in the future? Why? How are you going to achieve that?

6. What advice would you give to younger unaccompanied minors to help them get a good financial situation?

Thank you very much for your time today. I am very grateful for your willingness to participate and your openness to these rather personal questions.

1. **Do you have any questions for me?**
2. **I will send you a copy of the transcript so you can view it.**

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Appendix 4

Quotations in their original language

All quotations from the document are provided below in their original language. In some cases, a word(s) have been added in brackets to make the quotation understandable outside of its original context or to replace words that might betray the privacy of the speaker.

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[i] je moet gewoon hard werken, denk ik. Je moet sparen. Ja, wij moeten huis en elektriciteit, alles moeten betalen, (R2)

[ii] "Goed te leven… Goed eten, goede kleding. Ik sport, ik moet ook sport betalen, andere. Zorg voor mij, mij gezondheid. Zorg voor mijn gezondheid. Ja. Ja. Als je, ik kan betalen voor een zorgverzekering, eten, kleding, andere dingen, wat heb ik nodig. Ik vind dat genoeg." (R17)

[iii] niet genoeg, maar wel genoeg (R2)

[iv] "Toen ik op op taalschool [ISK] zat, ik dacht, 'ik ben goed Nederlands.' … Maar toen ik op [niveau school] aankwam, toen realiseerde ik… Ik weet niks, Ik kan niks schrijven. Ik kan niks lezen…. Alles wat mensen tegen me zeggen, ik begrijp er niks van." (R15)

[v] Ik kan niet meteen beginnen met waar ik was. Dus ik moet alles van nul, gewoon starten van nul. (R9)

[vi] verspillen van de tijd voor mijn opleiding (R1)

[vii] ik heb niks geleerd, alleen die de taal heb ik ook daar geleerd (R24)

[viii] "Ja, daar leer ik ook heel veel. Ja, want wij maken kasten… Ik was vooral beter in het praktijk dan in theorie. Dus praktijk was wel makkelijker." (R4)

[ix] "Diploma is belangrijk. Als je iets werk moet hebben, bijvoorbeeld, als ik nu gevraagd bij logistiek, "heb jij ervaring of heb jij diploma?" gaat mijn vragen. Als je de diploma of van de ervaring gaat meenemen, voor mij is het makkelijk om de werk om te vinden." (R14)

[x] "moet ik een keuze maken: of school of werk." Was ik voor school… ik wilde liever doorstuderen natuurlijk. Ik dacht, "oké, ik ka ga voor de school kiezen, dan kan ik niet voor school betalen."

[xi] "En mijn begeleiders zij dat ik moet gewoon niet gaan, en gewoon geld verdienen voor mijn familie. Als ik naar ---- gaan, dan moet ik wel van airticket kopen en dan heb ik geen meer geld. Maar ze helpen ook dat voor mij. Als ik moet, wil ik mijn familie hier zijn, moet ik ook gewoon geld verdienen. Mijn familie helpen. Dit is ook help." (R21)

[xii] “Ik weet niet hoe moet regelen, maar ik heb gebeld daar, afspraak gemaakt. Ja, wij gingen samen ook de computer kijken... Dat heb ik geleerd en dat heb ik gedaan... op de moment, Ik kan zelf regelen.” (R18)

[xiii] “Vandaag heeft deze collega geholpen, morgen heeft deze collega geholpen. Op die manier ben ik wat meer zelfstandiger op ik achter de computer geworden.” (R23)

[xiv] “Er zijn wel ook vrienden die mij ook helpen. Maar zij kunnen niet altijd mij helpen… Dus ik denk van, ik moet zelf dingen regelen. Ik moet, ik moet zelf mijn alles doen.” (R5)

[xv] “Ik ben gewoon alleen gekomen Nederland. En als ik met mijn moeder woont, regelt alles mijn moeder. Maar ik moet nu alles zelfstandig doen… Maar ik begrijp toen, als ik vraag, dan begrijp ik dan ik doe mezelf. Dus het komt van mijzelf…. Maar ik ben gewoon, ik doe zelf, zelfstandig. Omdat ik geen hulp heb. Ik moet zelf doen, dus daarom.” (R21)

[xvi] “En mijn doel was om mijn familie naar Nederland te krijgen. School was nooit echt mijn doel. Het was niet mijn doel om een vak te leren… mijn familie onderhouden, dat was mijn doel” (R15)

[xvii] “Ik hoor wel van andere mensen en ik ben ook bang. Ik wil wel meer werken en meer geld verdienen. Maar Als ik meer werken, ik moet ook terugbetalen. Waarom?...ze moest terugbetalen en stress hebben, dan is echt moeilijk.” (R21)

[xviii] je moet altijd proberen iets iets van een ander te leren (R15)