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Chapter 14

Coping Strategies among Marginalized Youth in Finland

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Introduction

Marginalization of young people has been associated with poor health, decreased subjective well-being and limited opportunities for social participation, among other negative outcomes. According to Myrskylä (2012), there are around 51,300 Finnish youths aged 18 to 29 who are marginalized. In 2010, this was 5 per cent of the total age cohort. These young adults have attained only basic education of 9 years and they are neither employed nor studying. Only 18,800 of them had registered as job seekers and the rest 32,500 consists a group living outside of institutionalized education or work. There is a crucial need to increase our understanding on the lived experience of marginalized and deprived young adults in order to have a more participatory society.

This chapter will investigate how marginalized low-income youth cope with their marginalization and deprivation in the context of everyday life in Finland. The analysis presented in this chapter is based on 65 autobiographical narratives of Finnish youths who are marginalized or at risk of marginalization. The main section of this chapter analyses how these youth utilize various *coping strategies* to reduce financial

and psychological burden associated with material and social deprivation. The cultural and resource-oriented perspectives on coping provide a theoretical background to the analysis. Also the role of welfare services for them is reflected.

In this context, the concepts of *marginalization* and *deprivation* are used to refer to a situation where youth are lacking social and economic resources that hinder their full participation in a society (for example having a low-income, being unemployed or being socially isolated). Successful coping can be considered a method to increase *the prerequisites of participation*. Moreover, effective coping strategies can decrease and prevent marginalization through increasing social and economic resources. For instance, coping strategies can aim at obtaining more financial resources that are required for active participation in a contemporary society. At the social level, coping strategies can aim at gaining social support and having stronger social ties with one's community. From this perspective, coping can be understood as active participation and psychological empowerment in which a young person aims to be the subject of their own life.

Marginalization, Resource Deprivation and Coping

Marginalization and deprivation increase stress levels and hinder opportunities to participation economically, socially and psychologically. However, it is vital to appreciate that at an individual level, marginalized people can utilize various coping strategies to attain more control in their lives and relieve stress. Different theoretical perspectives on coping can be applied to understand these survival strategies of marginalized youth.

Successful coping is seen to occur when a person is able to decrease the physical, emotional and psychological burden associated with stressful life events

(Snyder and Dinoff 1999: 5). Stress has been defined as an internal state, an external event, or an experience arising from person-environment transactions (Aldwin 2007: 25). Coping with various stressors is not an isolated individual event, but rather takes place within dynamic social contexts (Aldwin 2007: 242–8). Therefore in the field of social research, there is a need to extend the analysis beyond the immediate psychological processes at the individual level and link coping to its broader socio-cultural context, such as the experiences of marginalization. Aldwin (2007: 247) presents a socio-cultural model of stress, coping and adaptation in which an individual coping is affected by four factors: the appraisal of stress, the individual's coping resources, the availability of cultural resources and the reactions of others. For instance, a lack of money can work as a stressor and individual's abilities to attain more money as a coping resource. Furthermore, lack of material and social resources among marginalized people is associated with increased exposure to health-related stressors during the life-span (Pearlin, Schieman, Fazio and Meersman 2005).-

According to Breakwell (1986), individuals apply various coping strategies when they experience their identity is threatened. A person who becomes unemployed might experience a threatened identity when his or her way of social participation changes (i.e., moving towards a more marginalized position in a social hierarchy). In this framework, all the acts and thoughts that aim to remove threats to identity are classified as coping strategies. These coping strategies can happen at three different levels: the intra-psychoic (e.g., denial, re-evaluation), interpersonal (e.g., support from family and friends) or intergroup (e.g., pressure groups, social movements). Breakwell (1986: 78–9) states that coping is not defined by its outcomes, that is coping can take place even if a coping strategy is ineffective in removing the experienced threat. Coping

strategies can aim at changing the social environment to be less threatening, attaining a new social position which eliminates or lessens the threat or changing the structure and content of identity in terms of personal values and goals.

In terms of coping, when the larger societal context is taken into consideration, it is clear that a person's capacity to access new economic, cultural, social and psychological resources influences the availability of coping strategies to reduce stress. For instance, marginalized individuals may cope through unhealthy or risk behaviours such as smoking, alcohol use or excessive eating (Mikkonen and Raphael 2010: 10-11). All of these strategies can be successful in alleviating stress in the short-term, but do not increase resources over a longer time period. From this resource perspective, more beneficial coping strategies are those that help to attain resources and new coping skills on a long-term basis.

Most studies on coping are psychologically oriented and they focus on processes at the individual level. For instance, in the seminal work of cognitive coping theory, Lazarus and Folkman (1984: 141) define coping strategies as ways by which a person tries to cope with psychological stress in a situation where internal or external demands exceed one's resources. The theory seeks to understand how stress is produced in a transactional process between the environment and the individual. The coping mechanisms available to individuals trying to relieve stress are cognitive appraisals and behavioural efforts (Folkman and Moskowitz 2004). The cognitive coping theory can be applied to deprived and marginalized citizens; however, other contextual theories can be seen more suitable for understanding the root causes of psychological stress among disadvantaged citizens. The main challenge of the cognitive coping theory is that, as a general psychological theory, it does not address the prevailing socio-economic

conditions. In other words, the theory does not focus on social, cultural and economic resources that will always limit and enable the use of different coping strategies.

Hobfoll (2001) argues, for example, that appraisal-based stress models are insufficient because they ignore the role of objective demands in the stress process. This happens because the models focus solely on the coping outcomes and individual's cognitive appraisals of stress. Hobfoll and Schumm (2009) illustrate the problems associated with psychological models that focus solely on the cognitive appraisals:

A focus on appraisals denies the bitter reality of poverty and how it often undermines the resources that are required to promote health and well-being. Said another way, individuals' appraisals are particularly important when economic, social, and personal resources are adequate, but appraisal becomes less relevant when personal, social, and environmental obstacles are more substantive. (Hobfoll and Schumm 2009: 132–3)

In terms of resource deprivation, young people consist of a vulnerable group of citizens because they have a high risk of lacking many of the social and economic resources that are needed for full participation in a society. Therefore, resource-oriented perspectives of coping are required to extend the analysis beyond psychological factors at the individual level.

Resource-oriented Theory of Coping

Conservation of Resources (COR) theory (Hobfoll 1989, 2001, 2002, Hobfoll and Schumm 2009) offers an integrative framework to understand coping in terms of economic and social resources. COR theory proposes that people have intrinsic goals of preventing resource loss, maintaining existing resources and gaining new resources. The theory suggests that resource losses are more influential than resource gains in terms of experiencing stress. Moreover, this resource-oriented theory puts focus on external social and economic conditions and therefore it can be seen as an alternative to

appraisal-based stress theories such as cognitive coping theory originating in the work of Richard Lazarus (Lazarus 1966, Lazarus and Folkman 1984).

According to COR theory (Hobfoll 1989: 516-7), these resources can be objects (e.g., food, shelter), personal characteristics (e.g., self-esteem), conditions (e.g., being in a supportive relationship) or energies (e.g., time, money). Resources can be valued as such, or as a means to attain more resources in the future. COR theory sees resources as culturally determined and their individual definitions are varying across cultures.

Different individuals also value the same resources differently. Social and economic conditions can create a threat to or cause depletion of available resources by threatening one's status, position, economic stability, basic beliefs or self-esteem, among other factors. COR theory defines psychological stress as a reaction to a situation where a person faces:

- (a) The threat of a net loss of resources
- (b) The net loss of resources
- (c) A lack of resource gain following the investment of resources.

(Hobfoll 1989)

By connecting the cognitive and contextual viewpoints, COR theory provides an important extension to the cultural and cognitive models of coping and stress. This is the case especially when a researcher ought to study marginalized and deprived people who lack some of the basic resources that are seen as essentials for participation in the surrounding cultural context.

Analysing Autobiographical Narratives of Coping

The data consisted of 65 autobiographical essays of Finnish adolescents and young adults aged 14 to 29 years. The word count of the data was approximately 51,000 words. More detailed socio-economic or demographic variables other than the

participants' age and sex were not available. The accounts used in this study were written by 59 female and six male Finnish born non-immigrants. The writers did not belong to any visible ethnic minorities.

The research data were originally collected in a Finnish nationwide writing contest between June and September of 2006. Information about the contest was distributed through a website, newspapers, non-governmental organizations, libraries and social welfare offices. The writing contest named "*Arkipäivän kokemuksia köyhyydestä*" [Everyday Experiences of Poverty] was partaken of by 850 writers who each had their own unique story on the experience of poverty in Finland. In the contest, participants were asked to write about poverty in their own everyday life in an informal and free form. The average length of the texts was 3-5 typewritten A4 pages. Two anthologies have been published based on the texts sent in to the contest (see Larivaara, Isola and Mikkonen 2007, Mikkonen and Typpö 2009).

Analysis

The analysis was not built on specific pre-conceived categorizations, but it was guided by so-called *heuristic devices* or *sensitizing concepts* (Bowen 2006, Kelle 2007: 208-9). These sensitizing concepts derived from social psychological coping theories offered the researcher a background to the concept of coping (Breakwell 1986, Hobfoll 2002, Hobfoll and Schumm 2009, Lazarus and Folkman 1984). Sensitizing concepts, as such, are not able to produce empirical research, but these theoretical concepts can help and guide the researcher.

In sorting and counting the text segments, the principles of qualitative content analysis were utilized as described by Flick (2009: 323-8). In the first phase, the autobiographical texts were subjected to a close reading on a line-by-line basis and

codes were written down on paper sheets in the margins of printed accounts (open coding). Subsequently, the results from the open coding were transferred to ATLAS.ti software for computer-aided qualitative data analysis. After the first round of coding, several repetitive themes were identified, in which youth described their everyday life in a low-income situation. Subsequently, after the initial coding procedure, the data was carefully analysed for the second time, and overlapping categories were combined into uniting codes. In Table 14.1, these text/quotation segments are called as *incidents*. The coding of the data was overlapping in a sense that the same incidents were sometimes associated with multiple codes. After the last round of coding, there were 163 different codes and 443 quotation segments/incidents describing different coping strategies (see Table 14.1). Of material, psychological, behavioural-functional and social coping strategies, the material coping strategies were most frequently mentioned in the narratives.

Table 14.1 A Summary of Codes and Incidents Related to Coping

Coping with deprivation	Codes of coping strategies	Incidents
Material	69	211
Psychological	35	105
Behavioural-functional	33	64
Social	26	63
Total	163	443

Ways of Coping Among Low-income Youth

This section considers a wide range of coping strategies that help youths manage challenges in their everyday lives. These strategies are divided into the different levels of material (211 incidents), psychological (105 incidents), behavioural-functional (64 incidents) and social (63 incidents) coping strategies. The following sections outline the most commonly used strategies and provide direct quotations to illustrate how young adults apply different ways of coping in their everyday life.

Material Coping Strategies Coping at the material level refers to the means by which young people used to gain more financial resources or material goods, including food. Financial and material support from parents, friends and a partner were mentioned in numerous accounts. Most of the writers did not live in their parental home but alone or with their partner. Nevertheless, parents were supportive for many, but others also expressed reasons for not taking financial support from parents. First, youth expressed that their parents' financial situation is not much better than theirs. Secondly, they felt a sense of shame not to be independent and asking for money from their parents:

Parents are important. Otherwise I would have died from hunger many times without them. I have become an adult a long time ago which is why receiving money makes me ashamed so much. (049.)

Periodic jobs and working part-time were important sources of income especially among students. In terms of low-income jobs, poor working conditions and a heavy workload were expressed to cause physical and psychological exhaustion that had a negative effect on studies. Some young adults expressed that they started to earn their own income as soon it was legally possible:

I learned how to earn my own things already as a schoolgirl. During the summers I picked berries and worked at a strawberry farm. I also did other short-term jobs as in I gave piano lessons and cleaned houses during school time. I earned the money for living as a student

by cleaning and I had time to actually work in several different firms and many different workplaces became familiar to me in the course of a year. (055.)

In addition, taking on debt and consumer credit were expressed as coping strategies. However, short-term loans with high interest rates were seen easily to worsen the financial situation in the long run, thus resulting in a vicious cycle. As a consequence, debt can become a cause of long-lasting material deprivation. Generally, many writers expressed that they wanted to avoid loans as long as possible, and writers who were indebted seemed to have many other accumulated disadvantages in their lives.

Youths expressed that careful financial planning is essential in terms of coping. The effective use of money required the prioritization of material needs, avoiding non-essential goods and making weekly and monthly budgets. The following accounts highlight the importance of financial planning and routines in everyday life:

I started to make weekly and monthly budgets and to plan for example the grocery lists for each week carefully before hand; we are still eating the meals made with vegetables and tuna we learned to make during that time. Little by little we developed routines to get through the everyday life. These routines helped us to manage with little money: at the beginning of the month one has to reserve a household cashier, groceries twice a week, cheap cooked meal at home everyday and otherwise yesterday's bread bought in the convenience store nearby and a wealth of vegetables bought at the market. (001.)

Lifestyle changes and renouncing consumerism were very common coping strategies in the accounts. Young adults expressed that they had to give away many recreational activities such as movies and magazine subscriptions. Eating out in restaurants was out of the question for all the writers who mentioned the possibility. The youths stated that they needed to live a frugal life to get by. Giving up recreational activities was a central theme in many accounts. From this perspective, material

deprivation was directly associated with a withering social life and limited options for social participation, as this writer describes:

Everything costs although we do not enjoy too much of entertainment. We do not go to the movies, to restaurants, we do not buy alcohol or buy new clothes, we do not travel and we avoid ordering magazines and book clubs. (051.)

Autobiographical accounts revealed many ways of how to cut down expenses, such as handcrafting and mending, getting around on foot or by bike, picking berries and mushrooms, visiting thrift stores and buying bargain products.

I like flea markets and recycling centres. I am more than willingly to repair clothes that have been used to the ground and I do not see any reason why clothes which have already seen the world would not be good enough to see some more of my world. (011.)

Food and nutrition was a theme that was brought up in the majority of accounts. Particularly writers mentioned the importance of cutting down food expenses. Low-priced groceries appeared to be a lifeline for many:

Proper happiness and grace to me have given those goods – the so-called cheaper brands: Rainbow, Daily, X-tra, Euroshopper. That is a good buy. Without them I would not make it, I simply could not afford anything ... My eye has grown accustomed to finding little red tags in the store which say -50%. Already from the front door of the store I begin peaking, I first glance by the bread stance (it rarely has anything half off) and then I move onwards quickly to the sausage and jam section. (049.)

One research subject wrote that she did not see dumpster diving in the backyard of a local grocery as a shameful act but rather as a practical way to get food products many of which were still fresh.

I also went to peek at the garbage bin which I did not experience at all as humiliating. From the garbage bins behind the store one could find vegetables, fruit, bread, sweet buns and groceries. (029.)

On the contrary, one writer was ashamed of her dad who obtained food by

dumpster diving. She had mixed feelings as the family got plenty of food but it was acquired in a shameful manner:

Daddy went to get food from the garbage bins. On the one hand I was ashamed of it but it was also a celebration when one could see what he brought from there. There was so much food that it could not fit into the fridge. Sometimes I did get a pain in my stomach. (052.)

Free childcare, education and health care were important means for coping in many autobiographical accounts. This young adult was appreciative towards the social supports they received from the government:

I do not want to sound ungrateful. I do confess that without this support system of ours and our social security guaranteed by our welfare state things would be still a lot worse. (034.)

However, concerning the role of welfare services, receiving governmental supports often came with the accompanying feelings of dependency. On the one hand, this 20-year-old writer felt gratitude for the support. On the other hand, she felt as though she was sponging off others:

Without the income support which I received I would not have made it over the summer in any way. I can only be happy about the fact that in Finland we have this kind of a chance because it saved me. It did not however make vanish the feeling that I was living on the means of someone else. (048.)

All Finnish elementary and high schools provide free lunch for their students. The importance of free and healthy school meals was mentioned in several accounts.

Mother also encouraged us to eat all the foods that were offered at school and lots of them. At home we would not have food that was so nourishing. I remember how nice it was when school begun in the fall. I would once again get a variety filled and nourishing meal once a day. (014.)

When encountering unexpected situations, such as illness or sudden unemployment, youths expressed that governmental support was their final option to

guarantee necessary income for an adequate standard of living. Some writers rendered food aid provided by church or charities as the very last resort of material coping:

Thankfully this city has a breadline. One can get a variety of food from there: vegetables, fish and meat, dairy products, bread and lots of other good things. (058.)

Students identified the universal student benefit as an important income support. However, students also expressed that the level of student benefits is too low and it is very hard to achieve a decent standard of living if one's income is solely based on a governmental study grant and housing supplement. Therefore, many students work as well as study and receive varying levels of financial support from their parents.

In autobiographical narratives, the students whose parents were not able or willing to support them financially seemed to be in the most difficult position. In Finland, students are eligible for an optional government guaranteed student loan but youth in this data had a negative attitude toward taking this loan. Young students saw that being in debt is a risk for their personal finances in the future and they preferred to try to cope with minimal income than take out a loan. Table 14.2 summarizes coping strategies at the material level by showing a host of strategies of how youths aimed to gain more financial and material resources.

Table 14.2 Coping Strategies at the Material Level

Coping strategies at the material level (211 incidents)	
Borrowing money (+++) Buying bargain food (+++) Buying second hand / bargain products (+++) Cooking and baking at home (+++) Cutting down expenses (+++) Cutting down on food costs (+++) Disability pension (+++) Financial planning (+++) Financial support from a partner (+++) Financial support from friends (+++) Financial support from parents (+++) Getting a new job (+++) Handcrafting and mending (+++) Periodic jobs (+++) Retreat from non-essentials (+++) Saving money (+++) Social assistance (+++) Social benefits (+++) Student benefits (+++) Thrift stores (+++) Visiting library (+++) Working part-time along with studying (+++)	Financial support from relatives (++) Free child care (++) Free events (++) Free school meals (++) Freezing homemade food (++) Going around by bike or foot (++) Giving up hobbies (++) Getting a summer work (++) Making weekly and monthly budgets (+ +) Moving together with a partner (++) Picking berries and mushrooms (++) Public transportation (++) Student discounts (++) Debt restructuring (+) Dumpster diving (+) Food aid from an NGO (+) Food aid from church (+) Food bank (+) Having two part-time jobs (+) Hitchhiking (+) Instalments / part payments (+) Pawnbroker (+) Postponing bill payments (+) Sharing belongings with siblings (+) Student loan (+)

Note: The most mentioned (+++), less mentioned (++) and the least mentioned (+).

The highest frequency of material coping strategies demonstrates that young people facing poverty have to invest their most efforts to survive materially in their

everyday life. In conclusion, the material coping strategies of young people include a lot of various own activities but also aid from parents. The support from public services can be different, including social security benefits and daily warm meal in school. So far, welfare services in general are contributing to participation of marginalized young people, or preventing marginalization. However, they are not explicitly mentioned as the central source of material support.

Psychological Coping Strategies Recurrent psychological orientations mentioned in autobiographical accounts were hopefulness, belief in the future, being happy with less and enjoying small things in life. The following quotation describes a common attitude among writers of remaining happy despite lack of material means:

One learns to appreciate small things and sources of joy which do not depend on money and one probably notices their existence better when one is not consumed by a useless buying hysteria. (018.)

Several writers highlighted the importance of ordinary everyday things.

Contemplating one's situation too much was considered detrimental; it is better to focus on things one already has, such as good relationships, or even a beautiful environment, that can offer enjoyment. In many accounts, low-income youths reflected the relativity of deprivation by expressing that poor people in developing countries have much lower quality of life than they have. This account states that although the writer is poor in Finland, there is a big majority of people who live in much worse conditions:

When one of the coming days I again pick up the electricity bill from the front door floor and I express my anger to the lights of the empty fridge I hope I can return in my mind the 90 percent of us who are worse off. (065.)

In other words, youths thought that even though they are marginalised in their current environments; they still live a good life if it is observed from a global scale.

Downward social comparisons were common in many accounts. For instance, several writers expressed gratitude for being able to live without the fear of absolute poverty and extreme hunger.

Coping at a personal level was also linked to changes in values and attitudes. Youths saw that by giving up consumer culture they had gained some freedom from materialistic values that dominate contemporary Western culture. They expressed that giving up materialistic values gives them the ability to enjoy their family and close relationships in a fuller sense. Regardless of everyday financial problems, the youths described an intense joy of life and hopefulness that gave them energy to go on. A few writers emphasized the role of spirituality and Christian religion in their lives. However, deep spiritual reflections were not commonly manifested in the accounts. Those who did write about their beliefs usually mentioned that through their Christian beliefs, they had gained energy to go on.

Self-determination and persistence were seen as essential ways of getting by in everyday life. Many autobiographical accounts underlined how a sense of responsibility and persistence after experiencing setbacks are needed when one lives in a low-income situation. The following 22-year-old female writer concludes that she had learnt to swim in the stream of life:

Along the stream of life some float at the heights and some deeper. The most important thing when you get under water is to hold your breath and not to panic. Those who cannot swim drown. I have learned to swim. (040.)

Youths thought that they were inclined to the feelings of shame and guilt because of their economic position. They believed that to cope with the situation one needs to have self-respect and a strong feeling assuring them that human dignity is not dependent on one's financial status. Consequently, several writers supported the idea

that basic human-worth is not dependent on the money or wealth one has. Rich people can be bad, and poor people can be good:

Whether you were poor or rich all the way from a bum to the president you cannot be categorized based on that to be neither good nor bad and one cannot know based on that what you are like as a person. (004.)

Some writers associated their hardships with personal growth. They expressed that after having experienced setbacks in their lives, they had grown stronger. Finally, many young writers saw their low-income situation as a temporary life period. Their strong belief in the future was associated with the conviction that education and better employment opportunities will eventually put an end to their financial problems.

In part our situation is made easier by the fact that studying is not a permanent state but that we hope at one point to get a job and to be able to even at one point to buy a house and a car. (001.)

To summarize the findings, coping strategies at the psychological level are presented in Table 14.3.

Table 14.3 Coping Strategies at the Psychological Level

Coping strategies at the psychological level (105 incidents)	
Being happy with less (+++) Being proud of one's children (+++) Devaluation of material things (+++) Downward social comparisons (+++) Giving up the consumer culture (+++) Gratitude (+++) Hope and belief in the future (+++) Resourcefulness (+++)	Being proud of one's profession (+) Being realistic (+) Ceasing to envy other people (+) Contemplating of positive things in life (+) Creativity (+) Disregard (+) Flexibility (+) Filtering commercials from one's mind (+) Having high ambitions (+) Ignorance (+) Inner peace (+) Living one day at a time (+) Seeing past experiences as meaningful (+) Seeing people as fundamentally equal (+) Seeing the essential in life (+) Seeing new opportunities (+) Self-sufficiency (+)
Feelings of self-worth (++) Personal growth (++) Persistence (++) Positive thinking (++) Savouring (++) Self-determination (++) Spirituality (++) Taking a responsibility of one's life (++)	

Note: The most mentioned (+++), less mentioned (++) and the least mentioned (+).

While interpreting these results on social coping from the perspective of participation in marginalized life situations, it is possible to discover various forms of active participation, collective networking and mutuality. This also underlines how vital it is for the overall surviving of the youth in marginalization to keep connected in the community.

Behavioural-functional Coping Strategies In this study, various active coping strategies that were not aimed at gaining more material resources were categorized as

behavioural-functional strategies. In contrast to psychological coping strategies, behavioural-functional strategies sought increased well-being and stress reduction through various concrete actions and activities.

At the behavioural-functional level, the most mentioned coping strategies were related to participation through cost-free leisure and free-time activities. Many of the youths expressed that being physically active by jogging, swimming, walking or cycling helped to reduce their stress.

I didn't have money for hobbies but jogging does not cost a thing. I also write and draw as my hobbies and they are quite cheap ones each. That is to my good fortune. (048.)

Enjoying nature and outdoor activities was mentioned as free and enjoyable. The following writer associated leisure activities with having self-respect and possibilities to have a decent quality of life even without money:

Every person despite their vocation should have some stimulus and some pleasant hobbies so that he would not completely become isolated. It is always good to know one's own worth and it is most important to accept one's own self and to remember that in any case one cannot please everyone and luckily we also do not have to. (004.)

Creative hobbies such as arts, crafts, movies, music and photography played an important role for many young adults. In addition, youth mentioned other functional coping strategies such as independent studying, visiting public libraries, having routines and enjoying small things in everyday life. Public libraries, especially, were described as having an important role, materially and educationally. Free and public libraries were not seen only as locations to borrow books, movies and music; libraries were seen also as places where one can spend free time in a beneficial way. Youth who were students or unemployed utilized the library system to a great extent:

I feel at my richest when I have a day off and when I stroll into a library, I take a book from the shelf and I put myself in it for that long of a time that the growling of my stomach

forces me to change my position. I hold out my arm to my lunch bag and I eat an apple adoring its colour and taste. (053.)

Avoiding and using alcohol were both mentioned as coping strategies. In a few accounts, antidepressants and sleeping pills were mentioned as a means to cope with deprivation and difficult life situations. The above writer described how her mother went to see a physician regarding her depressive feelings. The physician prescribed antidepressants, but naturally the medication did not remove the root cause of the mother's anxiety, which was poverty:

Mother told of her visit to the doctor's. The doctor had finally asked directly for the reason for mother's depression. "Lack of money" mother had answered. The doctor had increased the dosage. The medicine seems however to be without potency because despite its usage mother wakes up in the middle of the night and cries for the bills which are approaching their due dates. (022.)

In the long run, several young adults associated studying with increased resources and a higher quality of life. One writer who once dropped out from high school went back later to study and obtain an adult high school diploma. Another young writer believed that her family's disadvantage had taught her the importance of studying:

The thing which I have learned during these years is the importance of education. Otherwise one ends up in the same trap as our family is in now. The pay is bad and making ends meet is difficult. I would hope that still one day there would be change and thousands of young people would not have to experience it which we went through. (057.)

Social isolation was identified to be harmful to health and being socially active was seen as an antidote to these detrimental effects. Unfortunately some writers felt that it is very hard for them to establish satisfactory social relationships. For instance, this 28-year-old-male felt that by travelling on public transportation he was able to reduce

his loneliness because there were some people around him, despite the fact they were strangers:

Just sitting in the tram surrounded by other people does wonders for my mental health. I was watching a talk show a few nights ago where one person was joking that someone could be “so lonely that he would spend much time in public transport” – well, that is exactly how lonely I am then. (024.)

In Finland, there are a considerable number of non-governmental associations that offer volunteering and other participative opportunities for citizens. Even so, volunteering was mentioned only in one autobiographical account by a 28-year-old mother:

So I am concentrating on living and survival and I am active in voluntary work. I am trying to do my part in order to make an improvement to the position of families with children in the society, or at least to get the voice of children and families heard in decision making of the society. (051.)

Table 14.4 summarizes coping strategies at the behavioural-functional level and shows a host of actions and activities that youths utilized to be able to cope better in their everyday life.

Table 14.4 Coping Strategies at the Behavioural-functional Level

Coping strategies at the behavioural-functional level (64 incidents)
Being active (+++) Being conscientious (+++) Being goal-orientated (+++) Being physically active (jogging, swimming, walking, cycling etc.) (+++) Enjoying small things in life (+++) Having cost-free hobbies (+++) Hobbies (arts, crafts, movies, music, photography etc.) (+++) Outdoor activities (+++) Self-study (+++) Visiting library (+++)
Alcohol (both avoiding and having) (++) Being hard-working (++) Enjoying the nature (++) Having routines (++)
Antidepressants (+) Cost-free activities (+) Cigarettes (+) Sleeping pills (+) Volunteering (+)

Note: The most mentioned (+++), less mentioned (++) and the least mentioned (+).

Social Coping Strategies Receiving different kinds of social support was the coping strategy most mentioned at the social level. The types of social support outlined in the accounts included socializing, emotional nurturing, practical information and concrete

material aid. Youth expressed getting social support from multiple sources such as from their partner, parents, friends and relatives.

Many accounts emphasized the importance of good social relationships over financial stability. The following writer expresses that good family relationships are much more important than good finances:

It is wonderful to live in one's own home even though it means at once eating oatmeal porridge for dinner and worn-out clothes. It also means that we won't be holidaying anywhere anymore. But still in our own home everyone together. This is all that we need. (019.)

Some writers thought that in many affluent families, parents cannot necessarily provide enough time and care for their children. They saw that adhering to less materialistic values can make parents better caregivers:

The happiness of a child in a family that is poor from low income can spring from other sources than from collecting wealth. In a family one bakes bread together and cook homemade meals. Being together is more about time than a festival of consuming in the evenings. The closeness of loved ones and tenderness is free. (018.)

Young adults, who were in a relationship, often highlighted the significant role of their partner as a provider of emotional and financial support. Sharing an apartment and household responsibilities with a partner was expressed to be materially and socially helpful. In terms of emotional support, the importance of love and loving relationships were expressed as follows by two different writers:

Gratefully I have a lovely boyfriend who lends me money when I only have the nerve to ask. So it is. Some people have money but no love. I have love but no money. I am happy because I have love in my life and love helps you to make it over this poverty. (027.)

In my opinion in the end I was saved by love. I speak in terms of having been saved because that is how I felt then and still maybe feel. Now it is more difficult to admit. I do not actually understand why, but that is how it is. (007.)

The importance of recognizing one's human value and significance was identified as an essential form of social support. The support from friends and peers was also discussed in several accounts. The above writer emphasized the value of feeling socially approved by stating:

And help doesn't even need to be monetary although that does help itself that I am being treated as a person among others and that there is interest towards things that are mine. (001.)

Friendships also had an important role in offering informational support. The following writer felt that the social security system was quite complicated and social workers were not always able to offer the best advice; the best advisers were friends who might have been in a similar situation:

And when I do not very often receive a comprehensible answer from the clerks I very often check it directly with friend who lives in the same or has recently been living in a similar life situation. That is how one gets an answer from the bases of which one can better actually consider ones own position. (055.)

In addition to a partner, relatives and friends, a few writers mentioned a social worker, work colleague and friend's parents as a source of social support. The following 18-year-old writer felt that the compassion of her friend's parents was a sign that good people still exist:

It just is somehow unbelievable that in this shitty world there are still actually good people. Like for example the mother of Tiina who was in the same grade with me; she knitted woollen socks and gloves for me and my sister. We also got many times some of the old clothes of Tiina and her sister when they grew out of them themselves. (028.)

Table 14.5 summarizes coping mechanisms at the social level by demonstrating that social support provided by either a partner or friends and relatives were the most commonly mentioned strategies in the autobiographical accounts.

Table 14.5 Coping Strategies at the Social Level

Coping strategies at the social level (63 incidents)
Social support from a partner (+++) Social support from friends (+++) Social support from parents, siblings and relatives (+++)
Day care (++) Having a pet (++) Social isolation and avoidance (++)
Helping other people (+) Social support from a social worker (+) Social support from colleagues (+) Social support from friend's parents (+) Mental health counselling (+)

Note: The most mentioned (+++), less mentioned (++) and the least mentioned (+).

Coping Strategies Towards Participation

Autobiographical narratives analyzed in this chapter offered a glance into the reality of low-income Finnish youths. It should be noted that young adults who took part in the writing contest are resilient in the sense that they have learnt many ways of how to cope with difficult life situations. In other words, the writers are survivors who have learnt to get by with many adverse conditions through employing numerous coping strategies in their everyday lives. Their future is most likely much brighter than the future of those young adults who do not have real capabilities to reflect and write about their

experiences. Effective coping strategies can assist youth towards increased participation and help them to gain new psychological, social and economic resources.

Peter Townsend (1987) showed that deprivation is much more than the income level. Here we come back at the Townsend's definition of deprivation which states that a person is deprived if he or she cannot "follow the customary behaviour which is expected of them by virtue of their membership of society" (Townsend 1993: 36). Based on the findings presented in this chapter, it can be noted that most of the youth considered in this chapter felt that they were not able to follow the customary behaviours of the contemporary Finnish society.

However, despite their disadvantaged position, the autobiographical narratives show that Finnish low-income youths can be active participants and they do utilize a wide range of coping strategies in their everyday lives. Most of the young people's coping strategies can be seen as different ways to obtain new resources that can further increase their participative role in a society. Coping with marginalization and deprivation took place at four separate levels: material, psychological, behavioural-functional and social. First, *material coping strategies* consisted of various ways of attaining more financial or material resources, such as getting financial support from other people, receiving social assistance, cutting down one's expenses, or making tight monthly budgets. Second, *psychological coping strategies* included psychological processes such as downward social comparisons, persistence, hopefulness and lowering of one's standards. Third, *behavioural-functional coping strategies* were aimed at increased general well-being through concrete activities, such as cost-free recreational activities, physical exercise or self-study. Fourth, *social coping strategies* included mainly various forms of social support from a partner, friend or relatives. The

appropriateness of these individual coping strategies was clearly bound to changing social contexts and life situations (i.e., whether adequate resources were available).

Moreover, studying the psychological experiences of disadvantaged populations can give valuable information on how the surrounding society treats the less fortunate citizens (Lister 2004). The results of this study show that the feelings of exclusion, discrimination, injustice and disregard are common among low-income youth. This result is in line with the numerous studies that have associated negative psychosocial experiences with low social status (Marmot 2006, Wilkinson and Pickett 2006). From a more theoretical perspective, resource-oriented theory of coping offers an integrative framework that acknowledges the role of resources in the coping processes (Hobfoll 1989, 2002, Hobfoll and Schumm 2009). The theory proposes that individuals have intrinsic goals of preventing resource loss, maintaining existing resources and gaining new resources. To conclude, the resource-oriented theory offers a rewarding perspective to understand the coping strategies expressed in the autobiographical narratives of low-income youth in Finland.

Finally, there are several policy options that might be effective in reducing marginalization and deprivation among Finnish youth. These policies should aim at increasing participation in different spheres of society. To prevent further social exclusion of young adults, there is a need to find innovative ways to increase educational attainment and decrease school dropouts. In addition, it is important to support legislation and wider policies that increase the youth employment rate and the quality of working life. A prerequisite for socially and financially sustainable society is to have an environment that is enabling citizens to be participative actors within education and paid work. In terms of the future, there is a need to maintain a political

commitment to ensure equitable welfare and health services regardless of wealth, gender or domicile. The future direction of Finnish and other European welfare states is something that should not only be left in the hands of experts, corporate executives and elected representatives. Citizens must actively discuss the future of the welfare state, and youth themselves should have a participatory role in this debate as well.

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Endnote

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