Social and material deprivation among youth in Finland: Causes, consequences, and coping.

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ABSTRACT

TIIVISTELMÄ

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Tiivistelmä – Referat – Abstract

Background: Social and material deprivation is associated with poor health, decreased subjective well-being, and limited opportunities for personal development. To date, little is known about the lived experiences of Finnish low-income youths and the general purpose of this study is to fill this gap. Despite the extensive research on socioeconomic income disparities, only a few scholars have addressed the question of how low socioeconomic position is experienced by disadvantaged people themselves. Little is known about the everyday social processes that lead to decreased well-being of economically and socially disadvantaged citizens.

Data: The study is based on the data of 65 autobiographical essays written by Finnish low-income youths aged 14-29 (M=23.51, SD=3.95). The research data were originally collected in a Finnish nationwide writing contest "Arkipäivän kokemuksia köyhyydestä" [Everyday Experiences of Poverty] between June and September of 2006. The contest was partaken by 850 Finnish writers.

Methods and key concepts: Autobiographical narratives (N=65) of low-income youths were analyzed based on grounded theory methodology (GTM). The analysis was not built on specific pre-conceived categorizations; it was guided by the paradigm model and so-called "sensitizing concepts". The concepts this study utilized were based on the research literature on *socioeconomic inequalities*, *resilience*, and *coping*. Socioeconomic inequalities refer to unequal distribution of resources, such as income, social status, and health, between social groups. The concept of resilience refers to an individual's capacity to cope despite existing risk factors and conditions that are harmful to health and well-being. Coping strategies can be understood as ways by which a person tries to cope with psychological stress in a situation where internal or externals demands exceed one's resources. The ways to cope are cognitive or behavioral efforts by which individual tries to relieve the stress and gain new resources. Lack of material and social resources is associated with increased exposure to health-related stressors during the life-course.

Aims: The first aim of this study is to illustrate how youths with low socioeconomic status perceive the *causes* and *consequences* of their social and material deprivation. The second aim is to describe what kind of *coping strategies* youths employ to cope in their everyday life. The third aim is to build an integrative *conceptual framework* based on the relationships between causes, consequences, and individual coping strategies associated with deprivation. The analysis was carried out through systematic coding and orderly treatment of the data based on the grounded theory methodology.

Results: Finnish low-income youths attributed the primary causes of deprivation to their family background, current socioeconomic status, sudden life changes, and contextual factors. Material and social deprivation was associated with various kinds of negative psychological, social, and material consequences. Youths used a variety of coping strategies that were identified as psychological, social, material, and functional-behavioral. Finally, a conceptual framework was formulated to link the findings together. In the discussion, the results were compared and contrasted to the existing research literature.

The main references of the study were:
Coping: Aldwin (2007); Lazarus & Folkman (1984); Hobfoll (1989, 2001, 2002). **Deprivation**: Larivaara, Isola, & Mikkonen (2007); Lister (2004); Townsend (1987); Raphael (2007). **Health inequalities**: Dahlgren & Whitehead (2007); Lynch. et al. (2000); Marmot & Wilkinson (2006); WHO (2008). **Methods**: Charmaz (2006); Flick (2009); Strauss & Corbin (1990). **Resilience**: Cutuli & Masten (2009); Luthar (2006).

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Causes of deprivation, consequences of deprivation, coping, deprivation, Finnish youth, grounded theory, resilience, socioeconomic inequalities.

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Tiivistelmä – Referat – Abstract

Tausta: Sosiaalinen ja aineellinen deprivaatio (puute) on yhdistetty heikentyneeseen terveyteen, alentuneeseen koettuun hyvinvointiin ja rajallisiin henkilökohtaisiin kehittymismahdollisuuksiin. Toistaiseksi on olemassa vain vähän tutkimustietoa suomalaisnuorten pienituloisuuden kokemuksellisesta puolesta. Tämä tutkimus pyrkii paikkaamaan aikaisemman tutkimuksen jättämiä aukkokohtia. Sosioekonomisia eroja on tutkittu laajasti mutta vähemmän on tutkimustietoa siitä miten matalaan sosioekonomiseen asemaan kuuluvat itse kokevat oman tilanteensa. Lisäksi on olemassa vain vähän tutkimustietoa erilaisista sosiaalisista prosesseista, jotka voivat johtaa alentuneeseen koettuun hyvinvointiin taloudellisesti ja sosiaalisesti matalassa asemassa olevissa väestöryhmissä.

Aineisto: Tutkimuksen aineisto muodostui 65:sta pienituloisen suomalaisnuoren kirjoittamasta omaelämänkerrallisesta tekstistä. Kirjoittajat olivat iältään 14-29 vuotiaita (M=23.51, SD=3.95). Tutkimusaineisto kerättiin osana "Arkipäivän kokemuksia köyhyydestä" -kirjoituskilpailua, joka järjestettiin vuonna 2006 kesä-syyskuun välisenä aikana. Kirjoituskilpailuun osallistui 850 kirjoittajaa eri puolelta Suomea.

Menetelmät ja keskeiset käsitteet: Pienituloisten nuorten omaelämäkerrallisia tekstejä (N=65) analysoitiin aineistolähtöisesti hyödyntäen grounded theoryn periaatteita. Aineiston analyysissa hyödynnettiin koodausparadigmaa (coding paradigm) ja ns. herkistäviä käsitteitä (sensitizing concepts). Taustakäsitteet pohjautuivat kirjallisuuteen väestöryhmien välisistä sosioekonomista terveyseroista, psykologisesta resilienssistä ja selviytymiskeinoista. Sosioekonomiset erot tarkoittavat resurssien kuten tulojen, sosiaalisen aseman ja terveyden epätasaista jakautumista eri väestöryhmien kesken. Resilienssi viittaa yksilön kykyyn pärjätä ja sopeutua myönteisellä tavalla hyvinvointia sekä terveyttä vaarantavien riskitekijöiden ja riskiolosuhteiden läsnäolosta huolimatta. Selviytymiskeinot ymmärretään keinoiksi, joiden avulla henkilö pyrkii vähentämään stressiä tilanteissa, joissa sisäiset tai ulkoiset vaatimukset ylittävät henkilön omat voimavarat. Keinot voivat olla kognitiivisia tai käyttäytymiseen liittyviä toimintoja, joiden avulla pyritään vähentämään koettua stressiä ja hankkimaan uusia voimavaroja. Aineellisten ja sosiaalisten voimavarojen (resurssien) vähäisyys on aikaisemmissa tutkimuksissa yhdistetty lisääntyneisiin terveyttä vahingoittaviin stressireaktioihin.

Tavoitteet: Tutkimuksen ensimmäinen tavoite on kuvata miten pienituloiset nuoret jäsentävät koetun aineellisen ja sosiaalisen *deprivaation syitä* ja *seurauksia*. Tutkimuksen toinen tavoite on kuvata millaisia *selviytymiskeinoja* pienituloiset nuoret hyödyntävät arkipäivän elämässään. Kolmas tavoite on laatia *käsitteellinen malli* pienituloisuuteen liittyvistä syistä, seurauksista ja selviytymiskeinoista sekä näiden käsitteiden keskinäisistä suhteista. Tutkimuksen analyysi perustuu aineiston järjestelmälliseen koodaukseen ja kategorisointiin grounded theoryn periaatteiden mukaisesti.

Tulokset: Pienituloiset suomalaisnuoret määrittelivät pienituloisuutensa pääasiallisiksi syiksi perhetaustan, nykyisen sosioekonomisen aseman, äkilliset elämänmuutokset ja kontekstuaaliset tekijät. Aineellinen ja sosiaalinen deprivaatio yhdistyi nuorten kertomuksissa lukuisiin kielteisiin psyykkisiin, sosiaalisiin ja aineellisiin seurauksiin. Nuoret hyödynsivät erilaisia selviytymiskeinoja, jotka tässä tutkimuksessa luokiteltiin psyykkisiin, sosiaalisiin, aineellisiin ja toiminnallisiin keinoihin. Tutkimuksen lopussa laadittiin käsitteellinen malli tulosten yhdistämiseksi. Keskusteluosiossa tutkimustuloksia verrattiin olemassa olevaan tulosten kannalta relevanttiin kirjallisuuteen.

Tutkimuksen keskeisimmät lähteet:
Selviytymiskeinot: Aldwin (2007); Lazarus & Folkman (1984); Hobfoll (1989, 2001, 2002). **Deprivaatio**: Larivaara, Isola, & Mikkonen (2007); Lister (2004); Townsend (1987); Raphael (2007). **Terveyserot**: Dahlgren & Whitehead (2007); Lynch. et al. (2000); Marmot & Wilkinson (2006); WHO (2008). **Menetelmät**: Charmaz (2006); Flick (2009); Strauss & Corbin (1990). **Resilienssi**: Cutuli & Masten (2009); Luthar (2006).

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aineistolähtöinen tutkimus, deprivaatio, grounded theory, nuoret, pienituloisuuden syyt, pienituloisuuden seuraukset, resilienssi, selviytymiskeinot, sosioekonomiset erot.

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Preface

'*If the misery of the poor be caused not by the laws of nature,*
but by our institutions, great is our sin.'

- Charles Darwin, *The Voyage of the Beagle* (1839), Chapter XXI

The origins of this study can be traced to the autumn of 2005. A social activist of over 35 years, Dr. Ilkka Taipale, had invited a group of active young people to a small farm situated in southern Finland. I was one of the invitees. During the course of the evening, I talked with Anna-Maria Isola, Katri Söder, Meri Larivaara, and Lauri Vuorenkoski about different activities we could initiate to make the world a little bit better. In the small hours before arriving back to Helsinki in a Volkswagen Type 2 (also known as a hippie bus), we were convinced that organizing a writing contest for low-income citizens would be a valuable project in the present social conditions.

A few months later, I begun to organize a writing contest called "Arkipäivän kokemuksia köyhyydestä" [Everyday experiences of poverty] with Meri Larivaara and Anna-Maria Isola. At that time, we could not predict that eventually we would receive 850 submissions from across Finland and the project would inspire two books (Larivaara, Isola, & Mikkonen, 2007; Mikkonen & Typpö, 2009), a theater play (Pöyhönen, 2008), a dozen seminars held at the Finnish parliament, policy recommendations, and discussions with leading politicians and several academic research projects. One of the most famous Finnish composers and the lead figure of the Finnish political song movement in the 70s, Kaj Chydenius, composed two poems that were published in our poetry anthology. As organizers we hope that these activities have indirectly benefited the most disadvantaged citizens of our country. More information can be found from the website I created for the project: www.koyhyyskirjoitukset.org.

My thesis is not the first study based on the writing contest (see Carlson, 2009; Hakkarainen, 2010; Lindroos, 2008; Nihti, 2008; Ruokonen, 2007; Taipale, 2008). The

data has been archived by the Finnish Social Science Data Archive (Larivaara, Isola, & Mikkonen, 2010) and is currently being used by 20 Finnish researchers and social science students. Despite the previous studies based on the data, this study is the first one that focuses directly on the experiences of young adults. My objective is to develop an innovative approach for analyzing different forms of deprivation. As far as I am aware, this is the first Finnish study that integrates different types of deprivation in one conceptual framework. In this study, I will observe the data through the broader lenses of deprivation and socioeconomic inequalities. This perspective became further developed when I worked with Professor Dennis Raphael at the Faculty of Health Policy and Management at York University in the fall of 2010 (see the website www.thecanadianfacts.org and Mikkonen & Raphael, 2010).

Several people commented on this paper. First, I would like to thank my supervisor Anna Bäckström from the Department of Social Research at the University of Helsinki. Second, my gratitude goes to everyone who commented on my drafts; these people include PhD Rinna Kullaa, Professor Dennis Raphael, M.Soc.Sci. Reetta Ruokonen, M.Soc.Sci. Anna-Maria Isola, and Professor Vappu Tyyskä. Development manager Arja Kuula from the Finnish Social Science Data Archive initiated the process to organize and archive the 850 accounts of the writing contest. I am among those researchers who have greatly benefited from the great work done by Arja and others. My compliments go to the Finnish Foundation of Wage Earners that has given its support to publish a book based on the writing contest and to support further research into this material. Finally, I would express my love and gratitude to Carolina Benedetti who has changed my life in many wonderful ways.

1. Introduction

This study investigates deprivation among low-income youth in the context of everyday life in Finland. Social and material deprivation has been associated with poor health, decreased subjective well-being, and limited opportunities for personal development, among others (Dahlgren & Whitehead, 2007; Raphael, 2007; WHO, 2008). The Ottawa Charter for Health Promotion (WHO, 1986) states that health is "*a state of complete physical, mental and social well-being*" and that the prerequisites for health consist of various resources such as peace, shelter, education, income, and social justice. In this study, health is understood in the wider terms of well-being. In particular, this study focuses on the availability of resources as prerequisites for health and well-being.

The goal of connecting material and social deprivation to health inequalities is understandable if we accept the notion that health and well-being are strongly associated with the level of available material and psychosocial resources (Rahkonen & Lahelma, 2005). To date, study after study has shown that the poor have the poorest health (Acheson, 1998; Marmot, et al., 2010; Palosuo, et al., 2009; Spencer, 2003; Townsend, Davidson, & Whitehead, 1986). Researchers have argued that both social and material deprivation can explain health inequalities between different socioeconomic groups (Lynch, Davey Smith, Kaplan, & House, 2000; Marmot & Wilkinson, 2001; Raphael, 2007). To bring something new to the discussion, I argue that it is important to study how the individuals themselves understand and conceptualize deprivation in everyday life in order to understand the possible mediators of socioeconomic health inequalities. On these grounds, I chose *socioeconomic inequalities* as one of my background ideas that guides the overall research process.

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. My background ideas are derived also from the literature on resilience and coping. Although this study is not theory-driven, these three concepts of *socioeconomic inequalities*, *resilience*, and *coping* constitute my guiding theoretical background on how to look at the data. Many

grounded theorists suggest that there cannot be pure inductive research in a sense that findings would just by themselves emerge from the data (for review see Kelle, 2005). A researcher is always fundamentally tied to his or her cultural presumptions and existing theoretical knowledge. Therefore, I aim to make my existing theoretical knowledge visible by presenting the relevant literature on socioeconomic inequalities, resilience, and coping.

Social psychology should be a branch of science that studies – not only social interaction between individuals and small groups – but interaction between an individual and larger social structures, institutions, and contexts. Historically, the general tendency in social psychology in the 20th century has been that North-American researchers have focused more on the intraindividual and the interindividual processes (e.g. perceptions and situations) while European researchers have paid more attention to the social-positional and ideological levels of analysis (e.g. group processes, social beliefs and ideologies) (see Doise, 1997, pp. 70-72; Hewstone, 1997, p. 168).

In a social psychological sense, crossing the boundaries and connecting individual experiences to broader contextual factors and social structures/institutions is not an easy task. In this type of research, there are always too many variables and too many influences to be taken into account at once. Social science researchers have to work very carefully when they are try to identify the essential factors and connections between the individual and structural levels of analysis. In order to base my research on sound academic grounds, I accept these limitations as a part of my study.

This study is based on the data of 65 autobiographical essays written by Finnish low-income youths aged 14-29. Autobiographical narratives were analyzed based on grounded theory methodology (GTM) (A. Bryant & Charmaz, 2007; Charmaz, 2006; Strauss & Corbin, 1990). In compliance with grounded theory, the objective of this study is to produce an inductively derived conceptual framework that is "grounded" in the data. My analysis was not built on specific pre-conceived categorizations; it was guided by paradigm model (Strauss & Corbin, 1990, p. 99) and so-called "heuristic devices" or "sensitizing concepts" (Bowen, 2006; Kelle, 2007, pp. 208-209). The concepts this study utilized as sensitizing concepts were based on the research literature

on socioeconomic inequalities (WHO, 2008), youth resilience (Luthar, 2006), and coping (Lazarus & Folkman, 1984).

The grounded theory methodology insists that research questions should be stated at a general level – specific hypotheses should be avoided so that new theories are given the possibility to arise (Charmaz, 1990, p. 1162). To date, little is known about the lived experiences of low-income youth and the general purpose of this study is in filling these gaps. The first aim of this study is to illustrate how youth with low socioeconomic status perceive the *causes* and *consequences* of their social and material deprivation. The second aim is to describe what kind of *coping strategies* youth employ to cope in their everyday life. The third aim is to build an integrative *conceptual framework* based on the relationships between causes, consequences, and individual coping strategies associated with deprivation. I carry out my analysis through systematic coding and orderly treatment of the data.

1.1. Structure of the thesis

In the Preface and Chapter 1, I have reviewed my personal and academic rationales for this study. Chapter 2 describes the social context of the research by reviewing the relevant literature on deprivation within the Finnish socio-political context. In Chapter 3, I will introduce the key concepts that I use as "sensitizing concepts" to guide my analysis. These concepts are socioeconomic inequalities, resilience, and coping.

After reviewing at the literature, I will give a detailed description of my data and methods in Chapter 5. In Chapter 6, I report the basic findings of the data analysis along with direct quotations from the autobiographical accounts. This chapter includes descriptions of the causes and consequences that Finnish youth associated with their deprivation. In brief, the primary causes of deprivation were attributed to childhood circumstances, current socioeconomic status, sudden life changes, and contextual factors. Consequently, deprivation was associated with various kinds of negative psychological, social, and material consequences. The subjects used a variety of coping strategies that were identified as psychological, social, material, and behavioral-functional. To present the findings, I formulate a conceptual framework that ties together the main findings of this study. In Chapter 7, I compare and contrast my

findings to the existing research on the concepts of deprivation, resilience, and coping that were outlined in the theory section of this thesis. Finally, Chapter 8 provides policy recommendations and suggestions for future research.

2. Research context, youth, and deprivation

2.1. Finnish welfare regime at a glance

Historically, Finland has been a Nordic welfare state that has adopted universal welfare policies that are based on the structural understanding of the sources of health and well-being within a society (Saari, 2005a). Nordic countries are committed to providing basic security, free education, social and health services for everyone regardless of income and wealth (Kangas & Saari, 2009). These welfare services are equally available for all citizens and are funded through relatively high levels of progressive taxation. In Esping-Andersen's (1990) welfare typology, Finland is placed in a regime of social democratic welfare states which generally emphasize full employment as a way to social equality. The Nordic social and economic model has been successful in preventing deep poverty and profound economic inequalities among the citizens (Koskinen, Aromaa, Huttunen, & Teperi, 2006; Ministry of Social Affairs and Health, 2008).

According to Organisation for Economic Co-operation and Development (OECD), Finland is the 7th most equal of 30th developed OECD countries in terms of income disparities. Poverty rates in Finland are relatively low by international comparisons (OECD, 2008). Traditionally Nordic countries have successfully combined economic competitiveness, equality, and strong social safety nets (Saari, 2005a). In terms of economic competitiveness, the World Economic Forum ranks Finland as the sixth most competitive economy in the world (Schwab, 2009).

Korpi & Palme (1998) argue that universalistic and redistributive public policies – especially those implemented in Scandinavian countries – have been more efficient in reducing poverty than anti-poverty policies targeted towards at-risk populations. As an alternative to universal policies, government-run means-tested policies are found in liberal (e.g. the US, Canada, UK) and conservative (e.g. continental Europe) welfare regimes (Esping-Andersen, 1990). In cross-national comparisons, welfare regimes vary in the weight they assign to markets, families, or the state in the task of securing citizens' well-being. In general, the role of markets is emphasized in the liberal welfare regime, families in the conservative regime, and the state in the social-democratic

regime (Cobrun, 2010). Extensive analyses among the OECD countries in 1950-1998 in indicators of societal functioning support the view that egalitarian social-democratic nations have been the most successful in reducing social and health inequalities (Navarro, et al., 2003)

In recent years, Finland has experienced changes in its political climate towards implementation of more liberal-oriented public policies that emphasize individual responsibility and market freedom instead of universal entitlements provided by the state (Kangas & Saari, 2009; Riihelä, Sullström, & Tuomala, 2008; Vallgårda, 2010). During the economic depression of the mid-1990s, the unemployment rate in Finland increased from 3.5% to 18.4% and GDP declined by 13% (1990-1994). At that time, the public sector experienced major financial cutbacks which had the largest impact on its most vulnerable and disadvantaged citizens (Lahelma, Keskimäki, & Rahkonen, 2002). However, the Finnish economy avoided major crises in terms of financing and was able to successfully recover from the deep recession (for comprehensive review, see Kalela, Kiander, Kivikuru, Loikkanen, & Simpura, 2001).

However, in the aftermath of recession, Finland experienced the fastest growing income inequalities among the OECD countries in 1995-2000 (OECD, 2008). From 1995 to 2000, the Gini coefficient that measures income inequality increased in Finland from 21.7 to 26.7 (Statistics Finland, 2009).[1] During the next decade, the income inequalities among the Finnish population continued to grow and Gini coefficient of disposable income was 28.0 in 2007. Meanwhile, the incomes of top income earners more than doubled between 1992- 2000 (Riihelä, 2009).

In spite of recent changes, the income inequality in Finland is still below the OECD average Gini coefficient which was 31 in mid-2000s (OECD, 2008, p. 51). The growth of Finnish income inequality is caused largely by the fact that minimum social and unemployment benefits in Finland have not been raised since the mid-1990s, and benefits have fallen behind the general wage trend (Moisio, 2006; Moisio, et al., 2011). Various indicators show that the overall health of the Finnish population has improved

[1] The Gini coefficient measures the level of inequality of a distribution. A value of 0 expresses total equality and a value of 1 maximal inequality (values are often multiplied by 100). The Gini coefficient is commonly used as a measure of inequality income or wealth (see OECD, 2008).

from 1980 to 2005 but health inequalities between socioeconomic groups have remained stable and may even have widened (Palosuo, et al., 2009).

According to Statistics Finland (2009), only 8.5% of Finnish population lived below the poverty line at 60% of median equivalised income in 1996. The level of relative poverty has risen rapidly causing the percentage of people living at-risk-of-poverty to reach 13.3% (696,120 citizens) in 2008. The percentage of children aged 0-17 living under at-the-risk-of-poverty threshold increased from 6% to 13% during the period 1996-2008. Finland had 144,782 children living in families under the poverty cut-off line in 2008 (Statistics Finland, 2010).[2]

Kuivalainen & Niemelä (2010) have suggested that the policy paradigm in Finland has been converting from universalism to targeted anti-poverty policies since the end of 1990s. They argue that the change towards targeted policies was based on the view that the general level of social protection was no longer adequate. Furthermore, Niemelä & Kuivalainen assert that the Finnish Evangelist-Lutheran Church, non-governmental organizations, and opposition parties gave support to selective and targeted policies. By the same token, they suggest that the agenda of European Union also directed Finnish policies towards targeted measures to alleviate poverty.

2.2. Finnish youth at risk

In the following section, I will briefly review how the concept of youth is defined and what is known about health inequalities among young adults in Finland.

The definition of youth

In academic literature, there is no single definition of youth. Tyyskä (2008, pp. 3-4) points out that in its current usage the category of 'youth' is in many cases ambiguous and consists of a range of age groups. In this study, I use the concept of 'youth' to refer to the prolonged period of post-modern youth which is understood as the phase from 16 to 30 years of age. The term 'adolescence' refers mainly to the age period from 10 to 16

[2] Using a poverty line at 50% of median at-risk-of-poverty rates in Finland were 6.7% for total population (352 438 persons) and 6.8% for children aged 0-17 (74 054 persons) in 2008.

and ‘young adulthood’ to the youth aged 20−30. In contrast, adulthood is traditionally seen as the period that follows success in important life-course transitions, such as achieving independence both socially and economically, taking on individual and/or family responsibilities, establishing meaningful relationships with peers, and obtaining a core set of basic beliefs and values (Raphael, 1996).

The Finnish Youth Law Act defines young people as citizens under 29 years of age (Ministry of Education and Culture, 2006). On the other hand, many youth researchers are reluctant to define youth as a specific age group but see it as more of “a social status” characterized by dependency on parents or other adults in terms of material support (Tyyskä, 2008, p. 4). For instance, Jones (2009, p. 140) argues that “*it is impossible to understand the nature of youth without understanding its relationship to dependence*.” In general, youth are greatly dependent on their parents and social institutions. Therefore, youth cannot be seen as autonomous and economically free actors within a society. As noted earlier, economic downturn may have a great influence on children and youth who live in families that experience economic hardships.

The transition to adulthood has increased in duration in a historical sense; in pre-industrial societies youth was once understood as the age phase from 8 to 20 years and the childbearing time was closer to the age of 20 (Tyyskä, 2008). These transformations have had a major influence on the life of Western youth by changing their level of opportunities, capabilities to attain independence, and patterns of everyday life. In contemporary Western societies, the trend has been that a number of young adults postpone their transition to adulthood to around the age of 30, and therefore are often far longer dependent on economic support from their parents or the state – if and when this support is available. Youth is the time period when the foundations for adulthood are made (G. Jones, 2009).

Finnish youth and health inequalities

The level of health and well-being varies between socioeconomic groups of youth. Poor self-rated health and unhealthy lifestyle choices such as binge drinking, smoking, unhealthy diet and a lack of physical exercise were more common among lower socioeconomic groups (Koskinen, Kestilä, Martelin, & Aromaa, 2005). Among Finnish

young adults aged 18-29 (N=1894), poor self-rated health was reported by 14% of males and 12% of females (Kestilä, 2008, pp. 71, 73, 126). Poor self-rated health was strongly associated with adverse conditions in childhood. Most commonly reported childhood adversities among Finnish youths were parental alcohol abuse, parental divorce, parent's serious illness or disability, financial problems in the family, serious conflicts within the family, and bullying at school.

Among the lowest socioeconomic group a greater number of health problems were experienced by youth who lived alone and by young men who lived with their parents after the age of 18 (Koskinen, et al., 2005). Mental health problems were also more common in the lowest socioeconomic group. Sobering results by Koskinen et al. (2005) revealed that 43% of females in the lowest education group had experienced symptoms indicating severe depression and 31% of them said they had tried to commit suicide at some point in their life. In comparison, 15% of young females in the highest education group had experienced symptoms of severe depression and only 2% had tried to commit suicide

In addition, young adulthood is a life period when the risk of poverty is at its highest (Autio, Eräranta, & Myllyniemi, 2008). According to Honkkila (2009), the percentage of Finnish youth (aged 18-29) living in a low-income situation was 22% in 2007. From this group, 11% had lived in a low-income situation for a prolonged time period. The percentage of low-income youth in urban areas was 25% compared to 14% in rural areas. It is notable that about 70% of students and 80% of unemployed youth were at-risk-of-poverty by having income that was less than 60% of median income. Students constituted the socio-economic group with the lowest average income of 9200 Euros in 2007 (Statistics Finland, 2009).

2.3. Deprivation and poverty

In this study, the concepts of *low-income*, *disadvantaged*, and *relative poverty* are used in an interchangeable way to refer to the subjectively experienced deprivation of low-income youth. For example, poverty is a multidimensional concept that has been defined in multiple ways by different scholars and researchers (Kangas & Ritakallio, 2008). Definitions have been based on various measures such as inability to meet basic

needs, absolute/relative income deprivation, the subjective experience of being disadvantaged, or through multiple deprivation measures (Ouellette, Burstein, Long, & Beecroft, 2004).

In terms of relative deprivation, a person is often defined as poor if she or he lacks resources to reach an acceptable standard of living within a society she/he is currently lives in (Townsend, 1987). The relationship between the concepts of deprivation and poverty can be understood by seeing poverty as an outcome of prolonged resource deprivation. The classic definition of relative deprivation has been given by renowned British sociologist Peter Townsend (Townsend, 1993):

> *"People are relatively deprived if they cannot obtain, at all or sufficiently, the conditions of life - that is, the diets, amenities, standards and services - which allow them to play the roles, participate in the relationships and follow the customary behaviour which is expected of them by virtue of their membership of society. If they lack or are denied resources to obtain access to these conditions of life and so fulfill membership of society they may be said to be in poverty."*
> (Townsend, 1993, p. 36)

Currently there is no official single way for measuring and defining relative poverty in the international context. However, the most common method is to focus on financial resources and measure relative income deprivation. In Europe, the most common way is to define a poverty threshold of either 40%, 50%, or 60% of the population's median income. The statistical office of the European Union (Eurostat) defines that people whose income is under 60% of median income are poor or at-the-risk-of-poverty (Eurostat, 2009, p. 235). In terms of cross-national comparisons, the limitation of relative income measurements of deprivation is that they indicate only relative differences inside of a nation and do not tell anything about the differences between nations in absolute terms. In other words, for a person living in a poor nation the same statistical indices of relative deprivation can mean much worse objective living conditions in an absolute sense than for a person living in a wealthy nation (Sen, 1979).

Moreover, the main weakness of income-based measurements is that they focus only on one form of deprivation that is the financial. As Nobel winning economist Amartya Sen

(1997, p. 385) has pointed out: "*Income is, of course, a crucially important means, but its importance lies in the fact that it helps the person to do things that she values doing and to achieve states of being that she has reasons to desire*". Consequently, a danger is that purely statistical measurements become a substitute for deeper analysis and understanding of the nature of deprivation.

Popp & Schels (2008) emphasize that young people living in a low-income situation do not merely experience a lack of money but they experience a lack of many other resources that weaken their possibilities to attain a basic standard of living, good employment opportunities, and a reasonable level of social participation. In other words, measures of multiple deprivations are needed to attain a better understanding of the deprivation experienced by low-income populations. In addition, the stigmatization of poor people can cause disrespect and humiliation in everyday social relations. In a larger societal context, the lack of resources is associated with diminished citizenship, lack of voice, and the feelings of powerlessness (Narayan, Chambers, Shah, & Petesch, 2000). According to Lister (2004, pp. 3-8), poverty is not just experiencing insecure economic conditions but also non-material and social-relational conditions that bring feelings of shame, guilt, and worthlessness. Therefore, to avoid superficial descriptions, Lister (2004, pp. 181-183) suggests that researchers ought to study what it means to be poor and how disadvantaging conditions are experienced in everyday life.

In a similar vein, Raphael (2007, pp. 145-146) points out four reasons why it is important to study people living in poverty in qualitative methods: (1) statistical data and surveys do not give actual details on how deprivation is experienced, (2) analyzing the everyday experiences can give detailed information on processes by which poverty influences people's well-being, (3) research can give an authentic voice to people which can further have an influence on public policy, and (4) reporting people's everyday experiences can help to build social movements and the political will to eliminate poverty.

In general, the root causes of deprivation can be understood either from a structural perspective or from an individual perspective (Royce, 2009). The structural understanding focuses on how social, political, and economic structures/institutions influence the level of resources one has. On the other hand, the individual perspective

emphasizes a person's own role as an active actor who has a freedom and agency to make decisions that further influence her or his resources. From an ethical perspective, we ought to study the causes of deprivation in order to find effective means to decrease it. Structural and individual standpoints can give varying answers what could be the most effective means to reduce material or social deprivation.

In the next chapter, I will introduce the conceptual background of this study. Even though the study was not theory-bound, the concepts of "socioeconomic inequalities", "resilience", and "coping" helped me to guide my analysis and suggested theoretical lenses on how to look at the different phenomena embedded within my data.

3. Theoretical and conceptual background

This chapter outlines the main theoretical and conceptual viewpoints of the study. Even though my study is not theory-driven, the key concepts are outlined to make the researcher's implicit assumptions visible to the reader. First, I will review different theories that are used to conceptualize the causes behind socioeconomic inequalities in health. Second, I will describe the concept of resilience that can be used to understand youth who are able to "bounce-back" after experiencing adverse conditions. Third, I will look at the phenomena of coping from three different perspectives: the cognitive, cultural, and resource-oriented.

3.1. Inequality and socioeconomic status

Position in the hierarchy of income, occupation and educational level constitutes one's socioeconomic status (SES).[3] Socioeconomic status, health and quality of life have been shown to be interconnected across nations throughout the world (WHO, 2008). Research links low SES and income inequalities to decreased well-being, social exclusion, and poor health that manifests in increased morbidity and mortality in later life (Dahlgren & Whitehead, 2007, pp. 42-56). Lower relative income in developed nations is associated with decreased well-being and poor health outcomes – not only among the least well-off but throughout the whole population (Krieger, 2001; Marmot & Wilkinson, 2006; Raphael, 2009c).

The far-reaching debate on health inequality sprang to life in the United Kingdom after "The Black Report" was published in 1980 (Department of Health and Social Security, 1980). The report, originally commissioned by the Labour Secretary of State, suggested that although the welfare state was able to improve overall population health, widespread health inequalities nonetheless persisted (Townsend, et al., 1986).

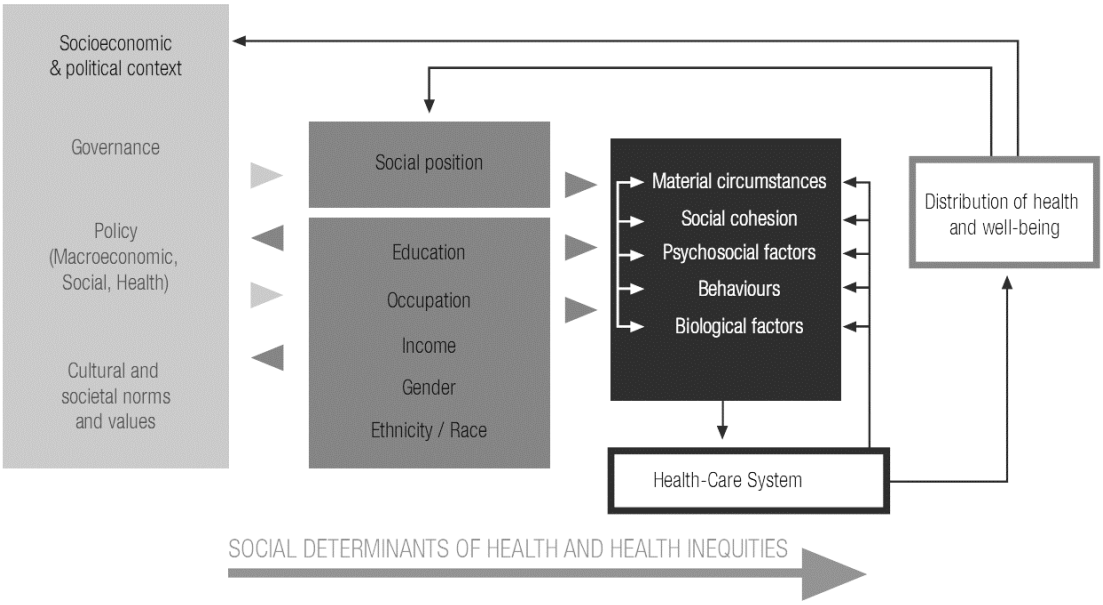
[3] Krieger (2001, p. 697) suggests the use of the term "socioeconomic position" (SEP) rather than "socioeconomic status" (SES). She argues that: "*The term 'socioeconomic status' should be eschewed because it arbitrarily (if not intentionally) privileges 'status' – over material resources – as the key determinants of socioeconomic position.*" However, as this study is prepared for the field of social psychology, I will use the term "socioeconomic status" (SES) even I am aware that it might be considered problematic in some respect.

Social determinants such as income level, working conditions, housing quality, food security, the availability and quality of education, and access to the health care system are all contributing factors to health and the quality of life (Braveman, Egerter, & Williams, 2011; Mikkonen & Raphael, 2010; Raphael, 2009c). These social determinants of health refer to the immediate conditions where people live and work (WHO, 2008).

Researchers of the political economy of health argue that people across developed nations have unequal access to social, cultural, and economic resources that shape their health and well-being (Joyce & Bambra, 2010). For instance, Navarro and colleagues (Navarro, et al., 2003) carried out extensive research indicating that health inequalities in developed nations are strongly linked to aspects of the political and social societal spheres. Relying on a large cross-national data set, they conclude that redistributive public policies seem to be the most effective means of reducing health inequalities and lowering infant mortality.

A highly influential final report by the Commission on Social Determinants of Health (WHO, 2008) introduced a conceptual framework for understanding the causes of health inequities (Figure 1). The framework shows how micro and macro-level factors are associated with the distribution of health among populations. Factors include socioeconomic and political contexts that consist of public policies, cultural norms and values. These contexts have an influence on the social position of citizens that further influence various health determinants. In this framework, the unequal distribution of health is connected to the unequal distribution of social, material, and economic resources.

Figure 1. The conceptual framework by the Commission on Social Determinants of Health (WHO, 2008, p. 43)



On average, wealthier and more educated persons (i.e., higher high socioeconomic status) are healthier than those poorer and less educated (i.e., with lower SES) (Marmot, et al., 2010). Most vulnerable to the effects of social and material deprivation are children and youth (Spencer, 2003). Living in a low-income situation is a major risk condition that can have a negative impact on children's cognitive development and socio-emotional functioning (Brooks-Gunn & Duncan, 1997; Hertzman & Wiens, 1996; McLoyd, 1998). Children and youth suffering from material and social deprivation are at risk of lower academic achievement, behavioral problems, and a range of physical and mental illnesses (APA, 2007; Hertzman & Power, 2003; Luthar, 1999). These social and material living conditions experienced in childhood can "get under the skin" through various biological pathways to both immediately affect health and health later in life (Hertzman & Boyce, 2010). It has been argued that instead of single risk exposures, low-income children experience an accumulation of multiple risk factors that have a negative effect on their physiological, psychological, and social development (Evans, 2004).

Socioeconomic health disparities between population groups are less notable in early life but seem to increase rapidly when moving into adulthood (Kestilä, 2008). According to Hertzman & Power (2003), there are three main ways by which childhood

experiences can have a significant impact on biological, psychological and social well-being. These consist of (1) latency effects that take place when biological processes (e.g. low-birth weight) or parental behaviors (e.g. substance abuse or stress) make a child biologically more susceptible to health problems in later life, (2) pathway effects that occur when various risk exposures create trajectories that do not cause immediate health effects but have a negative effect over the life course, (3) cumulative effects that arise after accumulation of disadvantages (or advantages) over a longer period of time (Bartley, 2004, pp. 103-115; Hertzman & Power, 2003).

There are several different interpretations that explain the root causes of health inequalities between socioeconomic groups (see the debate: Lynch, et al., 2000; Marmot & Wilkinson, 2001). According to Lynch et al. (2000, p. 1202), these interpretations can be divided in three main groups (on pathways see also Bartley, 2004, pp. 64-115; Raphael, 2007, pp. 239-267):

> (1) The individual-income interpretation proposes that individual income and health has a direct causal correlation when the phenomenon is observed at the population level. The interpretation proposes that the association between an individual health and income is significant regardless of income distribution within a nation (Ecob & Davey Smith, 1999; Lynch, et al., 2000).
>
> (2) The psychosocial environment interpretation presumes that psychosocial factors have a significant role in producing health inequalities through stressful experiences associated with low social status (Marmot, 2006; Marmot & Wilkinson, 2001; Wilkinson & Pickett, 2006). Brunner and Marmot (2006) illustrate the pathways between a person's social position and stress reactions by arguing that social structure and health are connected through biological processes. In their model, social and material deprivation produces psychosocial stress (strain). In a stressful state, a psychobiological stress response further activates hormones that have an effect on cardiovascular and immune systems. Based on current research findings they conclude: "*Chronic anxiety, insecurity, low self-esteem, social isolation and lack of control over work appear to undermine mental and physical health*" (Brunner & Marmot, 2006, p. 28).

(3) The neo-material interpretation proposes that health inequalities are caused mainly by different material living conditions (Lynch, et al., 2004; Lynch, et al., 2000). According to this interpretation, health inequalities are caused by accumulation of exposures and experiences that are rooted in the material living conditions. This interpretation raises political issues in a sense that supporters argue that inequality and a lack of resources at the individual level has a base in "*a systematic underinvestment across a wide range of human, physical, health, and social infrastructure*". (Lynch, et al., 2000, p. 1202)

In contrast to solely material explanations, researchers who support the psychosocial interpretation of health inequalities argue that in developed countries relative differences in social status have a significant role in producing health inequalities between socioeconomic groups (Marmot, 2006; Wilkinson, 1996; Wilkinson & Pickett, 2006, 2009). For instance, Marmot (2006) argues that factors related to low social status such as a lack of control, anxiety and low social participation can cause stress that leads to the increased risk of disease. The argument is based on the observation that social support and feelings of trust seem to be less available in lower socioeconomic groups. Researchers have suggested that increasing the social capital among disadvantaged populations can also reduce disparities in health (Kawachi, 1999). In addition, the lack of autonomy and feeling of limited capabilities to control one's life can expose a person to prolonged stress, which predisposes one to diseases and reduces wellbeing (Marmot, 2006).

Similarly, Wilkinson and Pickett (2006, 2009) suggest that income inequality within a nation has a strong negative effect on health and social relations. They present data suggesting that in developed Western countries income inequality is the single most significant predictor of the overall population health and social well-being. On the other hand, proponents of material interpretations such as Lynch et al. (2004) argue that income inequality might have little direct effect on the population health but it serves as an indicator of general societal underinvestment to social infrastructure. Nevertheless, they state that reducing income equality by increasing incomes of the most disadvantaged is probably the best mean to improve the population health in general (Lynch, et al., 2004, p. 5).

Finnish health researchers have found that in Nordic countries there has not been a strong correlation between growing income inequalities and mortality disparities (Martikainen & Valkonen, 1999). Together with these findings, Koskinen (2003) has argued that there are other wide-ranging resources that have an impact to mortality rates, such as "*access to good quality health services, social networks, control over one's life, and motivation to promote one's health, arising for example from being considered as a valuable member of the community*" (Koskinen, 2003, p. 238). These findings indicate that relative inequalities in health can increase at the same time when the income inequalities decrease, as occurred Finland during the 1980s (Palosuo, et al., 2009).

The most underprivileged people with low socioeconomic status are more likely to experience various stress-related factors than more privileged individuals (Pearlin, Schieman, Fazio, & Meersman, 2005). In a similar vein, Taylor & Seeman (1999) suggest that psychosocial resources can act as mediating factors between socioeconomic status and health. They especially highlight the influences of factors such as optimism, coping styles, the feeling of control, and social support.

Despite the extensive research on socioeconomic income disparities, only a few scholars have addressed the question of how low socioeconomic position is experienced by disadvantaged people themselves (Raphael, 2007). Little is known about the everyday social processes that lead to decreased well-being of economically and socially disadvantaged citizens. For example, Ridge (2002) offers valuable insights into how low-income children experience their deprivation. Her main finding was that low-income children are at risk of experiencing social exclusion especially within the school context. In other words, social and material deprivation can create barriers for social participation and reduce opportunities for personal development in the future.

When choosing strategies and policies to alleviate poverty, the key question is how we understand the causes of poverty. Royce (2009) argues that the causes of poverty can be seen from two fundamentally different perspectives. First, *individualistic explanations* underline the importance of individual choices and personal attributes. According to this perspective, poverty is a by-product of individual failings and inadequacies that can be associated with personal characteristics and behaviors. Traits such as low intelligence,

lack of ambition, and poor attitudes are seen to cause bad choices that eventually lead into poverty. Second, the *structural explanations* portray poverty as a condition caused by economic, political, cultural, and social conditions that are largely outside of an individual's control. From this perspective, poverty is a social problem and associated with the unequal distribution of power and resources within a society (Royce, 2009, pp. 283-294).

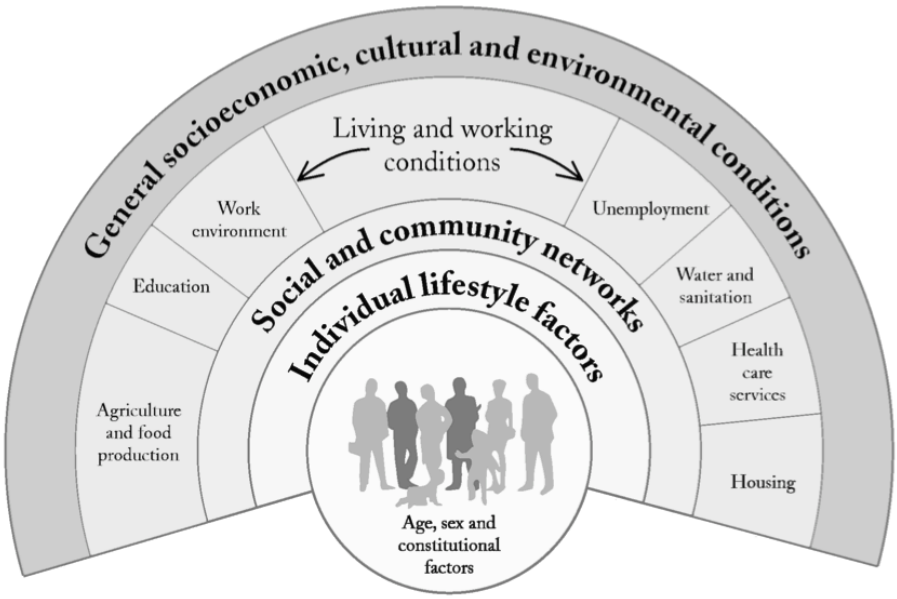
Interestingly, Niemelä (2008, 2009) has studied how Finnish people perceive the causes of poverty. He divided the explanations in three main categories which were the individualistic, fatalistic and structural explanations based on Feagin's typology (Feagin, 1975). The results based on a survey data indicated that structural explanations were predominant and most Finns were more likely to attribute the causes of poverty in the failings of labour market rather than blame the behavior of individuals. Fatalistic explanations were also common and responders attributed the causes of poverty to bad luck and lack of opportunities. Individualistic explanations of poverty seem to be more common in the Anglo-Saxon or post-communist countries than among Finnish people (Niemelä, 2008, p. 36).

The individual perspective of poverty is challenged by many researchers who consider it as an unhelpful "blame-the-victim" approach to social problems (Raphael, 2007). The structural explanations of poverty stress that public policies and social institutions have a great influence on whether people become poor or not. Public policies in the fields of education, labor markets, and health care are seen as strong determinants of the risk of poverty and deprivation (T. Bryant & Raphael, 2006). However, the divide between individual and structural perspectives cannot be seen simply as an either/or question. The relationship between an individual's situation and the larger social structures is cyclical and interactive in nature (Bronfenbrenner, 1979). For instance, individual choices may have an influence on one's well-being in the long run. However, at the same time person's capacities and opportunities to make deliberated choices are strongly linked to one's social and economic environment that is itself determined by social structures (Huston & Bentley, 2010).

At the institutional level, there are a number of factors that can increase the capabilities for a healthy and productive life. For instance, Dahlgren and Whitehead (1991) have

presented a well known model of determinants of health that binds together health-influencing factors in the broader context (Figure 2). The quality of schools, the availability of social and health services, family allowances, and other means of income supports provided by a government are factors that can contribute to the level of health and well-being (Braveman, et al., 2011; Mikkonen & Raphael, 2010).

Figure 2. A model of the determinants of health (Dahlgren & Whitehead, 1991).



These broader factors have an influence on health and well-being at the individual level. However, it is also justified to look at individual-oriented theories in order to understand better the risks and assets at the micro level. In the following chapter, I will introduce the concept of resilience and look how it is related to various environmental risk factors that can cause declined health.

3.2. Resilience

The concept of resilience refers to an individual's capacity to cope despite existing risk factors and conditions that are harmful to health and well-being (Greene, Galambos, & Lee, 2004; Luthar & Cicchetti, 2000; Rutter, 1985; E. E. Werner & Smith, 1992). Resilience was first used as a research concept during the 1970s and it has been mainly applied to quantitative studies of children and adolescents living in adverse conditions (e.g. living with a mentally ill parent or in poverty) (Garmezy, 1991). In the scientific

literature on resilience, the most frequently used concepts are “risk factors”, “protective factors”, “assets/resources”, and “positive/negative outcomes” (Masten, Cutuli, Herbers, & Reed, 2009).

Risk factors refer to a variety of personal or environmental predictors that can increase the probability of negative outcomes in later life. Most commonly studied risk factors include traumatic life events, low birth weight, childhood maltreatment, minority status, and low family socioeconomic status (Cutuli & Masten, 2009, p. 240). Socioeconomic adversity can consist of factors such as poor living conditions, overcrowding, or lack of material resources (Schoon & Bynner, 2003, p. 22). Social and material deprivation in childhood can have negative effects on child’s physical, emotional and cognitive development through multiple pathways such as poor nutrition, adverse housing conditions, limited environmental stimulation, poor family interactions, unfavorable neighborhood conditions, and poor quality childcare (Brooks-Gunn & Duncan, 1997; Evans, 2004; McLoyd, 1998). Risk factors and relative disadvantage can accumulate during the life course which then increases the likelihood of negative outcomes in adulthood, or even in the next generation (Schoon & Bynner, 2003, p. 23).

Protective factors and assets are individual, family, and community attributes that are associated with positive adaptations despite the presence of risk or adversity (Masten & Herbers, 2009). According to Masten & Herbers (2009), individual attributes refer to personal capabilities and characteristics such as cognitive skills, motivation, self-efficacy, and the feeling of meaningfulness. Family attributes include the quality of parenting and availability of material and social resources within a family. Protective factors at the community level consist of socioeconomic characteristics of neighborhoods and the quality and availability of institutionalized services, such as education and health care.

A methodological problem of resilience research comes from the fact that the concept of resilience is often used in an ambiguous manner as there are problems in operationalizing and measuring the phenomena (Harvey & Delfabbro, 2004). Therefore, it is justified to ask what criteria are being used to define normal functioning and the desired outcomes of resilience (Canavan, 2008, p. 3; Harvey & Delfabbro, 2004). Mohaupt (2008) suggests that resilience research needs more precision in terminology

and a greater sensitivity to cultural contexts. The assessment of positive outcomes should be based on the comparisons of individuals in similar economic, social, and cultural environments.

In academic resilience studies, successful outcomes have usually been defined as behaviorally manifested social competence, or completing certain developmental tasks at different life-stages (Luthar, 2006, p. 742). According to Harvey & Delfabbro (2004, pp. 5-6), contemporary resilience research reflects largely middle-class American culture that values highly individualistic values and norms. Often the good outcomes are seen in terms of individuals' educational attainment, professional development, capacity to find a life-companion, and raise children. Problems arise if individualized measures are applied without taking the broader context into account. For instance, running away from home is usually understood as at-risk behavior. In some contexts the same behavior could actually seen as a sign of resilience if it removes the youth from an adverse family environment and gives them new opportunities in terms of social support and personal development (Harvey & Delfabbro, 2004, p. 5).

In recent years, researchers have suggested that researchers should focus more on understanding the underlying processes of resilience (Cutuli & Masten, 2009; Luthar, 2006; Masten, 2001). Therefore, the concept of resilience should not be seen just as an outcome that is influenced by certain risk or protective factors, but as an ongoing interaction between an individual and his or her environment. In other words, if the environmental conditions change, then the level of risk may change as well. Drawing on these notions, it has been argued that qualitative research studies of resilience can help to understand how the process of resilience comes about in everyday life across different cultural contexts (Ungar, 2003).

To date, the research on adolescent and youth resilience has been largely based on quantitative methodology and has had an orientation for studying risk factors at the individual and family levels (Mohaupt, 2008). There has been a growing call for the mixed method research on youth resilience in different contexts (Liebenberg & Ungar, 2009) and suggestions that the concept of resilience should be connected with the broader research being carried out on the health-related effects of public policies (Jenson & Fraser, 2006; Wexler, DiFluvio, & Burke, 2009).

Very few researchers have considered how resilient capabilities are associated with different public policies that vary across nations (Jenson & Fraser, 2006). It has been argued that the disadvantaged in Sweden are more resilient than disadvantaged in the UK, and this is namely because the countries have different levels of public support available for social and materially deprived citizens (C. Jones, Burström, Marttila, Canvin, & Whitehead, 2006). In other words, there is a danger that the concept of resilience turns researchers' attention excessively to the individual level and neglects the structural and environmental forces that may have a central role in shaping people's health and well-being (Mohaupt, 2008; Raphael, 2009a).

As researchers have suggested (Cutuli & Masten, 2009), the focus of research should be more on various processes that produce resilient behaviours and good outcomes. At the individual level, it is important to understand how individuals cope when they face challenging situations and what kind of resources they use to overcome difficulties in everyday life.

To summarize, the concept of resilience is often studied as an individualized phenomenon that is not analyzed as a by-product of various social structures. Such a focus on a micro-level can be questioned from a sociological perspective. For instance, Mills (1959) is a strong critic of the individualized approach in his classical text on the sociological imagination:

> "*'Psychologism' refers to the attempt to explain social phenomena in terms of the facts and theories about the make-up of individuals. Historically, as a doctrine, it rests upon an explicit metaphysical denial of the reality of social structure.*" (Mills, 1959, p. 67)

However, it can be argued that different risk and protective factors ought to be also studied at the individual level to be able to establish the linkages between social structures and the social processes of everyday life. In the next chapter, I will introduce coping first as a psychological phenomenon, and later I will look at the concept in terms of changing social contexts.

3.3. Coping

Successful coping is seen to happen when a person is able to decrease the physical, emotional, and psychological burden associated with stressful life events (Snyder & Dinoff, 1999, p. 5). Stress has been defined as (1) an internal state (strain), (2) an external event (stressor), or (3) an experience arising from person-environment transactions (Aldwin, 2007, p. 25). Lack of material and social resources is associated with increased exposure to health-related stressors during the life-span (Pearlin, et al., 2005). In the following sections, I will review three different theoretical perspectives on coping, which are the cognitive, cultural, and resource-oriented perspectives.

Cognitive coping theory

In the seminal work of cognitive coping theory, Lazarus & Folkman (1984, p. 141) define coping strategies as ways by which a person tries to cope with psychological stress in a situation where internal or externals 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 ways to cope are cognitive or behavioral efforts by which an individual tries to relieve the stress (Lazarus & Folkman, 1984). The original theory was oriented on the cognitive side of coping but later in his career Richard Lazarus focused more on the role of emotions in the coping process (Lazarus, 1991, pp. vii-viii)

Cognitive coping theory emphasizes that cognitive appraisals are an important part of the coping process and humans have automatic cognitive processes of categorizing encounters (Lazarus & Folkman, 1984, pp. 22-54). According to the cognitive coping theory (Lazarus & Folkman, 1984, pp. 32-34), there are two types of cognitive appraisals. Primary appraisal is a judgment of relevancy and the meaning of an encounter. These encounters can be judged as irrelevant, benign, or stressful. Stressful encounters can be experienced as harms, threats or challenges. Moreover, three additional categorizations for stressful experiences have been proposed: worried about others, annoyed, and at a loss for what to do next (Aldwin, 2004, p. 564)

A secondary appraisal is a judgment of what can be done to reduce the stress (e.g. options for coping) (Lazarus & Folkman, 1984, pp. 35-37). During the secondary appraisal, an individual examines one's resources, which have a further influence on how stressful the situation will be (Aldwin, 2004, p. 564). According to cognitive coping theory, coping strategies can be classified into two main categories that are problem-focused and emotion-focused strategies (Folkman & Moskowitz, 2004). First, problem-focused coping can be instrumental in that an external act is expected to alleviate a stressful situation (i.e. defining the problem, generating solutions, choosing among them, and acting). Second, emotion-focused coping refers to intra-psychic processes of changing or managing emotions associated with the stressful event. Emotion-focused coping strategies include strategies such as avoidance, distancing, minimization, selective attention, and positive comparisons (Lazarus & Folkman, 1984, p. 150). The most applied questionnaire to assess different coping styles has been "Ways of Coping Questionnaire" (Folkman, Lazarus, Dunkel-Schetter, DeLongis, & Gruen, 1986). The questionnaire measures eight coping factors (see Table 1).

Table 1. Eight coping styles of "Ways of Coping Questionnaire" (Folkman, et al., 1986)

1. **Confrontive Coping**: describes aggressive efforts to alter the situation and suggests some degree of hostility and risk-taking.
2. **Distancing**: describes cognitive efforts to detach oneself and to minimize the significance of the situation.
3. **Self-Controlling**: describes efforts to regulate one's feelings and actions.
4. **Seeking Social Support:** describes efforts to seek informational support, tangible support, and emotional support.
5. **Accepting Responsibility**: acknowledges one's own role in the problem with a concomitant theme of trying to put things right.
6. **Escape-Avoidance**: describes wishful thinking and behavioral efforts to escape or avoid the problem. Items on this scale contrast with those on the Distancing scale, which suggest detachment.
7. **Planful Problem Solving**: describes deliberate problem-focused efforts to alter the situation, coupled with an analytic approach to solving the problem.
8. **Positive Reappraisal**: describes efforts to create positive meaning by focusing on personal growth. It also has a religious dimension.

In addition to problem-focused and emotion-focused coping strategies, some researchers refer to meaning-focused coping that involves changes in one's values, beliefs, or goals. This is often associated with the reassessing of the larger meaning of one's life situation and personal experiences (Park & Folkman, 1997). It has been also

suggested that there is a fundamental distinction between engagement coping (active) and disengagement (passive) coping (Carver & Connor-Smith, 2010).

The differential effectiveness of coping strategies cannot be easily evaluated as such because their efficiency is dependent on the context where they are used (Aldwin, 2007; Aldwin, Sutton, & Lachman, 1996). For example, avoidance can be an effective coping strategy in a situation where the source of stressful experience is not controllable. Often flexibility in choosing different coping strategies is probably the most effective overall strategy (Folkman & Moskowitz, 2004).

Coping in a cultural context

As stated earlier, coping never takes place in a vacuum but within a changing cultural contexts (Aldwin, 2007, pp. 242-248). Therefore in the field of social and cultural 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. Aldwin (2007, p. 247) presents a sociocultural 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. In the model, coping can also have social and cultural outcomes when people create or modify cultural institutions to provide a means of coping for larger group of citizens.

McFadyen (1995) points out that the situational (e.g. controllability of events) and individual factors (e.g. self-categorizations) determine what kind of coping strategies a person will utilize. For instance, losing a job can lead to primary appraisal by which a person internalizes the stigmatized identity of "unemployed". Consequently, this can lead to the person seeing only limited options for coping when he or she is making a secondary appraisal to alleviate stress. Instead of using problem-focused coping strategies (e.g. seeking a new job), one can be seized to utilize emotion-focused coping strategies that provoke self-blame and a feeling of individual failure.

From a social psychological perspective, Breakwell (1986) argues that people apply various coping strategies when they experience their identity as threatened. In this

framework, all the acts and thoughts that aim at removing threats to identity are classified as coping strategies. These coping strategies can happen at three different levels: the intra-psychic (e.g. denial, reevaluation), interpersonal (e.g. support from family and friends), or intergroup (e.g. pressure groups, social movements). According to Breakwell (1986, pp. 78-79), coping is not defined by its outcomes, i.e. coping can take place even if a coping strategy is ineffective in removing the experienced threat. Coping strategies can aim at (1) changing the social environment to be less threatening, (2) attaining a new social position which eliminates or lessens the threat, or (3) 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, an individual can try to cope through unhealthy or risk behaviors such as smoking, alcohol use, or excessive eating (Mikkonen & Raphael, 2010, pp. 10-11). All of these strategies can be successful in alleviating stress in a short-term but do not increase resources in 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. It has been argued that the efficacy of an individual's coping is largely dependent on a range of coping resources and coping skills provided by the surrounding culture and environment (Aldwin, 2007, pp. 266-270).

Resource-oriented theory of coping

Conservation of Resources (COR) theory (Hobfoll, 1989, 2001, 2002; Hobfoll & Schumm, 2009) offers an integrative framework to understand coping and stress in terms of individual and community 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 put 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 & Folkman, 1984). Hobfoll (2001) argues 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 & 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 & Schumm, 2009, pp. 132-133)

According to COR theory (Hobfoll, 1989, pp. 516-517), 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. Based on empirical research, Hobfoll (2001) has listed 74 resources that seem to have validity in Western context (see Appendix I).[4] Social and economic conditions can create a threat or cause depletion of available resources by threatening one's status, position, economic stability, loved ones, 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 environmental viewpoints, COR theory provides an important extension to the cognitive models of coping and stress. This is the case especially when a researcher ought to study disadvantaged and deprived populations who lack some of the basic resources that are seen as essentials in the surrounding

[4] However, as a researcher, I find Hobfoll's list of resources (Appendix I) to be problematic in a sense that it lacks conceptual categorization and therefore is too general in nature.

cultural context. However, COR theory does not provide a stand-alone framework for research and for effective application it needs to be integrated to the changing ecological situations that depend on the social context (Hobfoll & Schumm, 2009, p. 153).

This chapter has reviewed the sensitizing concepts of socioeconomic inequalities, resilience, and coping. These concepts provide important perspectives that assist in understanding my data and findings. The following sections present in more detail the aims of the study and the methodological grounds for analyzing the autobiographical writings of Finnish low-income youths.

4. Aims of the study

The aim of this study is to answer to the following questions:

1) How do Finnish low-income youths perceive the *causes* of their deprivation?

2) How do Finnish low-income youths perceive the *consequences* of their deprivation?

3) What *coping strategies* do youths employ to cope in their everyday lives?

To sum up the findings, I aim to formulate a *conceptual framework* on the relationships between causes, consequences and individual coping strategies associated with deprivation.

5. Methods

5.1. Methodological background of the study

The epistemological base of this study is in constructivist grounded theory (Charmaz, 2006) which draws on the methodology originally developed by Barney Glaser and Anselm Strauss (Glaser, 1978; Glaser & Strauss, 1967). The original developers of grounded theory, Glaser and Strauss, took different stances toward good research methodology. As a result, the grounded theory field divided into two main branches that offer considerably different methodological approaches for coding and analyzing qualitative data. In their widely used research manual, Strauss & Corbin (1990) give accessible and very detailed instructions and tools as to how qualitative data can be analyzed based on the "Straussian approach". As a critic of this approach, Glaser (1992) sees that these predetermined strategies can force data into biased categories and therefore he advocates more open ended approach in coding and data analysis (the Glaserian approach). The debate between the two different schools of thought is ongoing (Kelle, 2005).

The third methodological development is constructive grounded theory (A. Bryant & Charmaz, 2007; Charmaz, 2006) which is sometimes called "the Charmazian approach". This approach emphasizes the social construction of reality by focusing on the subjective and socially shared meanings in specific research contexts. Along with the methodological ideas of Strauss and Glaser (1967), constructive grounded theory has its roots in symbolic interactionism (Blumer, 1969) and the constructive epistemology of social sciences (Berger & Luckmann, 1966).

Grounded theory is seen as a valuable methodology in exploring new and less researched areas because the research starts without existing theoretical models or research hypotheses (Silvonen & Keso, 1999, p. 89). The aim is to gain new understanding of studied phenomena through data coding and constant comparisons of emerging categories (Böhm, 2004). Charmaz (2005, p. 517) illustrates that "grounded theory is a comparative method in which the researcher compares data with data, data

with categories, and category with category." The final aim of grounded theory is to create new theories and conceptual frameworks that are grounded on empirical data.

Strauss and Corbin (Strauss & Corbin, 1990, p. 99) have formulated the paradigm model to help researchers to think systematically about their data (see also coding families in Glaser, 1978, p. 78). The model consists of analyzing a phenomenon by observing the relationships between causal conditions, research context, intervening conditions, action strategies, and consequences. This study is partly based on a contextualized adaptation of the paradigm model (see Chapter 5.3.).

5.2. Data and participants

The data consisted of autobiographical essays (N=65) of Finnish adolescents and young adults aged from 14 to 29 years (M=23.51, SD=3.95). The word count of the data was approximately 51 000 words (650 000 characters). All the autobiographical texts written by young adults under 30 years were chosen for this study. The writers who did not disclose their sex and age were excluded from the study sample. More detailed socioeconomic or demographic variables other than participant's age and sex were not available. The accounts used in this study were written by 59 female and 6 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. 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 (see Appendix IV). The average length of a text was 3-5 typewritten A4 pages. In total, approximately 350 accounts were received by traditional mail and about 500 by electronic mail. Two anthologies have been published based on the texts sent to the contest (see Larivaara, et al., 2007; Mikkonen & Typpö, 2009).

The contest was organized by an independent project group of researchers (Larivaara, et al., 2007) and supported by 16 Finnish non-governmental organizations. (The author of this thesis was one of the organizers). As a result of the project group publishing a press

release, the contest was announced in several Finnish newspapers and websites. The organizers of the competition further communicated information through their organizational networks and web pages. In addition, a website (www.koyhyyskirjoitukset.org "poverty writings") was launched to share information about the contest and present its results. The three most meritorious writers were offered prizes worth of 500, 300, and 100 euros.

The original announcement of the writing contest included a statement that "the collected text may be use for research purposes in the future". This was also mentioned on the webpage of the contests. However, some newspapers published only a shortened version of the announcement where the reference to "research purposes" was missing. In terms of study ethics, however, it is hard to see this as a problem that would rule out scientific research. When writers send their autobiographical accounts to the contest, they were aware that their stories could be published under a pseudonym. Therefore, there appears to be few ethical issues that would prevent quoting their texts anonymously in a scientific paper. The writers cannot be identified from these quotations. Moreover, all the texts from the contest are archived by the Finnish Social Science Data Archive which is the biggest data bank for scientific research data in Finland. The archive concluded that the data passed the ethical qualifications to be used in scientific research.

One general remark concerns the high number of female writers. The high number of female participants was most likely influenced by cultural factors and the method of data collection. In general, it can be assumed that young females are more eager and used to expressing their lives in a written form (e.g. keep a personal diary) and participating in writing contests. The youths who took part in the writing contests can be seen to have many resilient capabilities and the ability to reflect on their conditions. Generally, autobiographical writing can be seen as an effective coping strategy that has benefits to one's well-being (Niederhoffer & Pennebaker, 2009). However, it should be noted that the most excluded people did not take part in the writing contests; only one of the 850 participants expressed that he or she had experienced a period of homelessness. Socially excluded young men were clearly missing from the study sample and reaching them would probably require different methods of data collection.

5.3. Description of the analysis

To answer the research questions stated in Chapter 4, I utilized the paradigm model (Strauss & Corbin, 1990, p. 99) and sensitizing concepts (Kelle, 2007, pp. 208-209) as tools to analyze and understand my data. The subject matter of this study was linked to the existing paradigm model after the initial open coding procedure. First I read the texts without any conceptual framework. In the second reading phase, I found that the paradigm model suited my research questions on causes and consequences. This conceptual linkage is summarized in Figure 3. On the left side of the figure is the original paradigm model and on the right side my conceptual adaptation for this study.

Figure 3. The paradigm model (Strauss & Corbin, 1990, p. 99) and its conceptual adaptation for this study.

The original paradigm model (Strauss & Corbin, 1990, p. 99)	——————————>	**A conceptual adaptation of the paradigm model for this study**
1. Causal conditions | | | | 2. Core phenomenon | | | | 3. Context | | | | 4. Intervening Conditions | | | | 5. Action / Interaction Strategies | | 6. Consequences	——————————> ——————————> ——————————> ——————————> ——————————>	1. Causes of deprivation | | | | 2. Resource deprivation | | | | 3. Contemporary Finnish society | | | | 4. Social determinants | | | | 5. Coping strategies | | | | 6. Resource gain (or resource loss) ---> Resilience

The methodology used in this study was a mix of Straussian, Glaserian, and Charmazian approaches (Charmaz, 2005, 2006).[5] I adopted the ideas for organizing and sorting the data I adapted from the theories of qualitative content analysis as represented by Uwe Flick (Flick, 2009, pp. 323-328). My main analysis was directed by the idea of sensitizing concepts (Bowen, 2006), paradigm model (Strauss & Corbin, 1990, p. 99), and coding families in grounded theory (Glaser, 1978, pp. 73-82).

The sensitizing concepts that guided my analysis were (see Chapter 3):

(1) socioeconomic inequalities,
(2) coping, and
(3) resilience.

In terms of socioeconomic inequalities, I utilized Peter Townsend's definition of deprivation: "*Deprivation may be defined as a state of observable and demonstrable disadvantage relative to the local community or the wider society or nation to which an individual, family, or group belongs*" (Townsend, 1987, p. 125). Coping strategies were understood by utilizing the sensitizing concepts derived from social psychological coping theories (Breakwell, 1986; Hobfoll, 2002; Hobfoll & Schumm, 2009; Lazarus & Folkman, 1984) and from contemporary research on youth resilience (Cutuli & Masten, 2009; Luthar, 2006; E.E Werner, 1993).

Sensitizing concepts as such are not able to produce empirical research. In analyzing qualitative data, theoretical concepts and coding categories can help and guide the researcher. Glaser (1998, p. 164) draws a distinction between theoretical codes and substantive codes. Theoretical codes, such as causes and consequences, are only empty abstractions without content. On the other hand, substantial codes without underlying theory can produce descriptive but theoretically vague research. Therefore, Glaser (1998) argues that both substantive and theoretical understanding is needed to produce

[5] Charmaz explains the role of a grounded theorist (1990, p. 1170): "*Rather than reflecting tabula rasa, grounded theorist brings to their studies the general perspectives of their disciplines, their own philosophical, theoretical, substantive, and methodological proclivities, their particular research interests, and their biographies. They do not bring, however, a set of finely-honed preconceived concepts and categories to apply automatically*."

well-reasoned qualitative studies. In the beginning of my analysis, the coding families that I utilized (causes, consequences, and action/coping strategies) were only theoretical codes. However, these theoretical codes evolved more and more to become substantive codes along with my analysis.

The focus of the analysis was on how young adults construct and write about deprivation and coping in a specific socio-cultural context. I do not consider my data (autobiographical accounts) as objective expressions of reality but as social constructs that writers have given in a certain context, place, and time. I adopted my constructivist approach from the Charmazian grounded theory (Charmaz, 2006). In general, my method of analysis was a mix of three different grounded theory approaches.[6] I also followed the basic principles of coding and categorizing qualitative data (Flick, 2009, pp. 306-332). In the first phase, the autobiographical texts were subjected to close reading on 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 which youths used to describe their everyday life in a low-income situation. Frequently occurring themes included descriptions of causes and consequences of social and material deprivation. In addition, the descriptions of coping strategies with the consequences of deprivation occurred repeatedly through the autobiographical data. During the research process, short memos and notes were written on these emerging themes dealing with causes, consequences, and coping. For example, one memo outlined the most commonly utilized coping strategies as including the strategies that were mentioned at least twice in autobiographical accounts.

[6] Flick (2009, p. 235) concludes on choosing between different methodological schools: "*Either you adopt one of the perspectives and apply a Glaserian or a Straussian or a Charmazian version of grounded theory methodology in your research and ignore the other versions; or you follow the eclectic way and pick those concepts and procedures from each of the approaches, which look most instructive for your research.*"

Subsequently to initial coding procedure, the data was carefully analyzed for the second time and overlapping categories were combined to uniting codes. These uniting codes were classified thematically under three categories which were (1) *the causes of deprivation*, (2) *the consequences of deprivation*, and (3) *coping strategies*. Each uniting category was further categorized into sub-themes to clarify the conceptual relationships between the categories (axial coding). After the last round of coding, there were 316 different codes and 834 quotation segments/incidents (see Table 2). In sorting and counting the text segments, I utilized the basic principles of qualitative content analysis as described by Flick (2009, pp. 323-328). In Table 2, I refer to these text/quotation segments by using the term "incident". The coding of the data was overlapping in a sense that the same incidents were sometimes associated with multiple codes. Finally, the core categories and their relationships were analyzed (selective coding) to build a *conceptual framework* of *causes*, *consequences*, and *coping*. Finally, a short *fictional narrative* is presented in order to exemplify the conceptual framework. However, the actual research process was not that straight-forward and analysis included going back to the data and reconsidering how the uniting categories should be constructed so that they portray the data in a reliable manner.

Table 2. Final codes and incidents in Atlas.ti.[7]

Category	Codes	Incidents
Causes of deprivation (total)	83	212
Childhood circumstances	12	31
Current SES	23	71
Changes in a life situation	20	56
Contextual factors	28	54
Consequences of deprivation (total)	70	179
Psychological	27	75
Social	21	53
Material	22	51
Coping with deprivation (total)	163	443
Psychological	35	105
Social	26	63
Material	69	211
Behavioral-functional	33	64
Total	**316**	**834**

[7] Note: Table 2 was corrected after the reviewer's comments.

6. Results

This chapter provides core analysis of the autobiographical accounts of Finnish low-income youths. First, I will focus on how youths perceive the causes of deprivation (research question #1, Chapter 6.1.). Second, I portray how the low-income youth outline the consequences of their deprivation (research question #2, Chapter 6.2.). Third, I describe a host of coping strategies that the youths utilize in their everyday life (research question #3, Chapter 6.3.). Finally, I sketch out a conceptual framework that puts the key units of analysis together (Chapter 6.4).

Contrary to theory-driven research, the following analysis is based on grounded theory methodology. Therefore, I am not referring to literature or theoretical concepts in this chapter. However, I will link my results to the theoretical discussions in the last two chapters of this paper. In other words, I will contrast my results to the conceptual background that I used as "a theoretical lens" to make sense of my data.

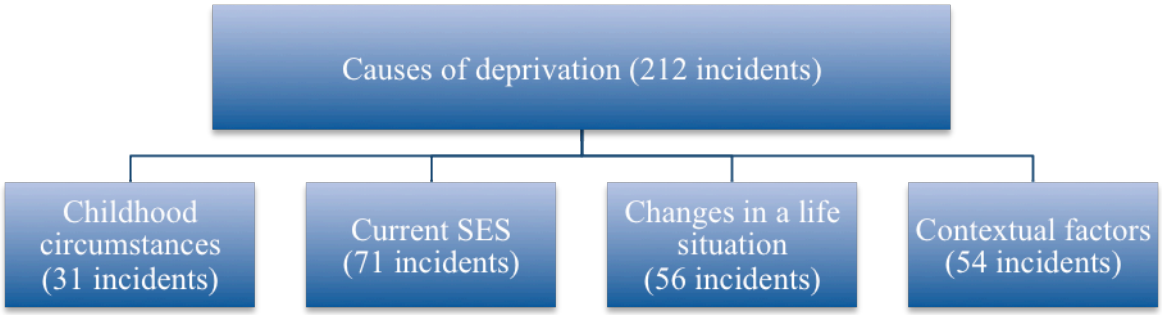
6.1. Causes of deprivation

This chapter presents the results of my analysis on the causes of deprivation in the autobiographical accounts. This study observed the causes of deprivation through coding the qualitative data and observing higher-level categorizations that could represent the phenomena in a comprehensive way. The close reading of autobiographical accounts resulted in 83 codes referring to different causes that writers identified to have an influence on their experiences of deprivation.

In regard to the following analysis, two things are to be noted: some of the initial codes were overlapping semantically and some codes were used repeatedly when the data were coded. In their accounts, youth identified numerous risk factors and risk conditions that they saw as the causes of their present material and social deprivation (see Figure 4). Based on the data, these causes were condensed in four main categories (1) childhood circumstances (N=31 incidents), (2) factors related to the current socioeconomic status (N=71 incidents), (3) changes in a life situation (N=56 incidents), and (4) contextual factors, such as high living costs and the complexity of social

security system (N=54 incidents). The following chapters describe these categories in more detail and clarify their content with quotes from autobiographical accounts. I have chosen the following quotations to describe essential content of my categorizations and findings.

Figure 4. Causes of deprivation.



6.1.1. Childhood circumstances

In this section, childhood circumstances refer to the material and social living conditions that the writers of autobiographical accounts experienced during their childhood. Writers expressed that parents' low socioeconomic status was the main contributor to their experience of deprivation during the childhood. In autobiographical texts, unemployment was mentioned to be the one of main factors behind their low-income. One 28-year-old lone parent felt that her own family background was far from being born with "a silver spoon in mouth":

> Poverty has always been a significant part of my life. I was not born with a silver spoon in my mouth into a family of material pampering. Instead I was born into an ordinary working class family with debt. (004.)

Similarly, being born in a low-income family was described as an inherited disadvantage in terms of financial resources. For example, 22-year-old female associated her family background to her current financial difficulties by stating that she was "born with poverty":

> I am born poor. My parents were never rich even if they never were burdens to society. Both of them are from humble beginnings and neither attained a very high education. (017.)

Many writers reflected the intergenerational inheritance of poverty. The theme was prevalent in a sense that no one wrote about being a child of rich and successful parents. This 20-year-old writer described that she found herself experiencing the same kind of insecurity than her parents experienced years before:

> Being poor is said to be hereditary similarly to some physical attributes. It would be so according to faith to say that once poor always poor, or that the children of those who are poor will always be poor or of low income. Despite that, now that I am twenty something I live in a small borough from where people move out of and I can see that my budget is tight. Insecurity and uncertainty are present. (011.)

Autobiographical texts included youths that described their deprivation in rural areas. An extreme example was a writer who recalled that her family got electricity when she was a young child; nowadays living without electricity is essentially non-existent in Finland. A child raised in a farmer family wrote that debt and everyday expenditures took the main portion of family's income:

> My parents have always been farmers and receiving money from the parents has never been a given conclusion to us children. I can tell you that with the income of a farmer one does not live like a Richie Rich. My parents have all too much debt and all too many bills, so much so that as a child I had to get used to that you couldn't get everything. (027.)

Consequently, writers associated their parents's low-income jobs with the financial problems. According to the following 17-year-old male, his parents' occupations and their indebtness caused poverty that lasted the whole of his childhood:

> I am a high-school student and throughout all of my short life, I have lived in poverty. My mother is a nurse and my father runs an unknown small business. In my childhood there was never money for anything fancy but one got used to a life without money very fast. (010.)

Some parents made their financial situation very clear to their children while others tried to protect their children from experiencing all the facts of the situation. In other words, children were protected when parents thought they were too young to see or think about their disadvantages. As an illustration, the youngest child of the family wrote:

> As the last born, I was under an effort to be protected from all things and nothing was told to me directly. It was assumed that with time I would come to understand things by myself. The reality of being poor was served to me one small piece at a time as such. (014.)

On the other hand, some parents responded to children's wishes by saying that they are poor and can afford only a very limited number of purchases. The following writer describes that the shortage of money was a part of everyday life in her childhood:

> I grew up in a poor family. From a small age I had to hear the sentence 'there is no money' repeatedly. (005.)

Along with family's low socioeconomic position, youths expressed that parental divorce, alcohol abuse, illness within the family, and poor relationships between family members had an influence on their own material and social deprivation. Parent's illness was described to often have devastating effects on the family income. Both physical and mental illnesses were mentioned in the accounts. In the worst case, many different symptoms contributed to earning-capabilities, as described in the following quote:

> The financial difficulties of my parents begun from when the health of my father begun to falter, both his physical and mental health. In 1996 they diagnosed a middle ranged case of depression, a few year later chronic obstructive pulmonary disease. (065.)

Illness of a parent made some writers feel that they wanted to help their caregiver. However, writers also described their powerlessness in such situation. The following quote exemplifies that facing an illness within the family can make financial constraints more concrete:

> Already when I was small I learned what life was like for the poor. My father became seriously ill when I was half a year old and he went on sickness pension and my mother

> begun to study. I learned in that situation that you cannot get everything you want. (058.)

Severe mental illness of a mother made the following 18-year-old writer reverse her family responsibilities; she tried unsuccessfully to take care of her own mother:

> At first we tried with my sister to take care of her, after all she was our mum. But we could not do it for long and we decided to let her be, when she would not go and apply for jobs in any case. My sister had to work around the clock in order to help me and mum; mum was crazy in the head and I was too young to do anything. I only looked after mum, so that she wouldn't do anything crazy. (028.)

One 21-year-old writer came to a conclusion that the economic recession of 1990s broke her family and contributed to her mother's substance abuse problems. Eventually the following course of events led to her being taken into custody:

> I grew up here and there, and in the end I ended up in institutions. That really was not my own choice. There was alcoholism and violence at home, the everyday reality of a second family I guess… The first time I was taken into care by child protected services I guess was because my mother forgot me at home for several months. She had left with some guy on the road. Well, my life story could have more sad words than there are stars in the sky, more tears than there are fish in the sea, but I want to condense this story into one sentence and say this was not my choice. (041.)

In conclusion, the autobiographical accounts draw a link between childhood circumstances and experiences of deprivation in a later life. However, we cannot say anything definitive about causal relationships but we can conclude that low-income youths themselves think that the intergenerational transmission of economic and social deprivation is a plausible explanation of their current situation.

The inherited disadvantage is consistent with what has been suggested by the earlier studies that have focused on the transmission of poverty across generations. From the 1970s, Finnish society has been able to generate extensive upward social mobility through universalistic policies. Nevertheless, this study cannot answer to what extent material and social disadvantages pass across generation.

6.1.2. Socioeconomic status

The indicators of one's socioeconomic position, such as employment status, income level, and education have been founded to have a great influence on one's level of deprivation. In autobiographical accounts, unemployment was seen as one the main sources of deprivation. The following writer described herself as an educated person who has so far experienced only precarious work:

> Poverty is not completely gone even now, although the studies have finished and I have just begun working life. I cannot imagine a situation in which I could rest with a peaceful mind about the future. My current job lasts only for a few months after which I will get to look for a new place yet again. I have almost 4000 euros of student loans to pay and almost 500 euros a month rent. I absolutely cannot imagine having children even though I am in a committed relationship and I would like to do that. (029.)

The transition period when a young adult moves away from his or hers parents and starts studying at college or university was rendered as a critical period by the youths themselves. Moreover, many young adults expressed being deprived during this time. Another critical period was expressed to be after graduating; finding a job from one's own field that matches the level of education was seen challenging.

At the general level, youth identified unemployment status as a major cause of deprivation. The two main reasons for being jobless were physical and mental illnesses or being educated into a field with only a few work opportunities (e.g. arts). One writer shared her discouraging personal experience of seeking work and staying unemployed after graduating from a university:

> In any case I did study until I was 27-years old and I received a Master's degree in Arts. The situation with jobs and opportunity for work were close to impossible, therefore I begun my 'career' as an unemployed person. (039.)

Some writers expressed that working in low-income jobs that do not match one's education influences, not only on future employment opportunities, but also upon self-esteem and self-respect. On the other hand, a job matching the education level does not

necessarily solve the financial issues if one's professional field is precarious and not well paid:

> Poverty begun as I gained employment in my own field in a museum. Employment is offered on occasion and I get called into work either for the duration of sick leave, or for projects which last for a few months. If I have bad luck the phone does not ring for several months. In that case I am left with a few hundred euros for the month after paying rent. That has to be enough for the phone and other bills, for travel and for living. (038.)

On the contrary, some young adults who did not study in a college or university level started to experience the harsh side of the employment market right after finishing their vocational school:

> At the age of 18 I received a vocation instead of white hat [a high school diploma]. Being proud turned into a bitter disappointment when I realized that with a degree in landscaping had no longer no meaning what so ever in the job market. (040.)

The above writer, a young female, continues by describing the unappealing working conditions in a meat factory she later experienced:

> I received a job as the washer at the meat factory. The job was to clean the whole factory and all the machines and to disinfect places after the meat cutters had finished their job for the day. Dancing on the tables and around the machines with the water hose was physically demanding but I was strong and agile. The pressure from the water hose shot up high in the air the blood and pieces of meat and fat and slashed them on to my protective clothes and stuck them to my face. At night I got to wash them off with my eyes closed even from my hair while remembering the images of hanging swine and cow bodies painted in my memory. Blood and money has the same taste of bitter iron. (040.)

In autobiographical accounts, different physical or mental illnesses were often mentioned to be significant factors contributing to decreased earning capacity. These three writers suffered from mental health problems that caused significant difficulties to study or work:

> I have just turned 27. I am retired, and have been already for the last four years because of psychological problems. (015.)

> My first vocational studies were cut off because of depression and panic attacks. (018.)

> After education came depression and ever since then I have been unemployed. No matter how hard I have tried to seek employment I did not find a job yet. I have now been alone with my son already for seven months which has been very hard time when I have to pay all the bills alone. (037.)

In several accounts, the roots of material deprivation were associated with a physical illness impairing earning capacity. These two writers identified that rheumatism debilitated their working abilities:

> For me it is an impossible though to go to work in addition to studying already because of my son, but also because I have rheumatoid arthritis. I absolutely would not have the strength to make the effort for studying in addition to working. Therefore we have three people living on one person's salary mainly that of my husband's. (023.)

> I look like I will be a lifelong prisoner because of my illness (rheumatism), on a sick leave which foresees no end and I will live from here on with income support. (024.)

In general, paid work is the main source of income and social connections. Therefore, any factor influencing working capability is very likely to cause some form of deprivation. In addition to those who may be chronically ill, students cannot have full-time work positions. Students, who are employed, often have precarious, uncertain, and low-income jobs, as these writers describe:

> I am a graduate student and snippet worker. I live from hand to mouth and I know what my employment situation is only from month to month. I have never earned over a 1000 euros in one month. (045.)

> I have tried working while studying. I could sell magazines in phone sales for one month to resistant devils, three nights a week and five hours a night. That I guess is not very much. Despite that I was all the time dead tired. (049.)

Students with children experienced special difficulties in combining studies and parenting. At the same time, child rearing narrowed the possibilities to have extra income through paid work:

> Studying was very hard especially as I was doing it in addition to taking care of a child and a household. Therefore I was not very active in beginning to seek employment. (004.)

> When our other daughter was born in less than two years I was still a student. I studied for finals while the baby was taking a nap and I completed the exams I could. Financial aid brought a welcomed subsidy to our income but we had to be careful all the time. (066.)

6.1.3. Sudden life changes

One of the most stressful and unexpected life events is a death of a loved one. After her father had died, one 19-year-old female described how her grief was overshadowed by financial worries by writing:

> Mom asked which coffin in our opinion looked like the best one although she knew that we would have to accept the cheapest option. “Oh, good lord” I thought to myself. How could we afford it? Where in the world would we get the money from? One cannot bear this, cannot! Father is dead and the biggest cause for concern is money. (007.)

Autobiographical accounts portrayed a host of changes in a life situation that can lead to social and material deprivation. The most common were becoming unemployed or becoming ill. Some of these changes were related to close relationships, e.g. having a child, break up of a relationship, or becoming a single parent. This writer suggests factors that influence one’s income level and asserts that:

> On the other hand dramatic life changes do affect income like becoming unemployed, falling ill, or different kinds of dependencies. There are many things to which one often cannot influence. (005.)

The financial situation of a household is most vulnerable if it is dependent on only one income earner. A mother of three children describes the uncertainty of job market by describing her husband's experiences:

> At the same time as we were moving house my husband quit his long-term job quite unexpectedly. As a trustworthy and capable employee he did find a new job quite quickly in a smaller firm. To our displeasure the firm declared bankruptcy and again the jobs were lost. After that in our daily life there has been the passing of periods of employment and unemployment for both of us. (055.)

Moving to a new apartment or region was expressed as a risk for both social and material deprivation. The birth of a child was expressed to have great impact on the ratio of earnings and expenses.

> When a child is born the income of the family falls markedly where as expenses grow that more steeply. (018.)

In the worst cases unemployment or other negative events can accumulate by happening concurrently. The following writer and her husband were both unemployed and indebted when their first child was born:

> Immediately after the son was born husband lost his job as a consequence of the new owner. We were both unemployed and penniless and with debt up to the heavens. In that situation we did not buy anything, we did not go anywhere and even still the money was not enough when it was time to pay the bills. (037.)

Eventually the previous couple got divorced and the mother had to take care of her child as a single parent. Another writer comes to the conclusion that financial problems combined with young children at home can be disastrous:

> Divorce is a threat to the parents of small children whom money troubles together with general tiredness and sleep deprivation has managed to bury happiness underneath somewhere into hiding where from it cannot be discovered anymore. The prevention of financial difficulties would without a doubt keep more families in tact. (018.)

Similarly, the following quotation resembles the everyday despair that occurs after a broken marriage is combined with financial problems and weak social support networks:

> I am completely exhausted. I do not have money and I have a child and I should still take care of my studies as well. Thankfully I managed to get to talk with a family councilor at the family affairs center. That just does not help very much when there is 45 minutes at one time. The doctor ordered sleeping pills for me but I am not allowed to take them because I am alone with Siiri. How useful, because now we actually are alone the two of us. I complained to the doctor that I cannot eat anything but he said that it is not so dangerous for an adult. This is completely awful. I am extremely worried about Siiri when she has been given bad parents. But I simply do not have the strength anymore. (030.)

In contrast to the previous writer, who sought help from institutionalized services, the following writer received social support from her husband and from the grandparents of their children:

> This time around we already knew the reality that would face us and that reality did not get an opportunity to make us feel depressed. We knew very well that the reward for children is everything but financial. We were also already used to being poor: We had a watchful eye for orange sales tags and were watch dogs for fire sales – at the end of the month we were common guests at both of our parents' houses for dinner one after another. (066.)

The previous examples are most compelling evidence to support the importance of social and material support for low-income parents. Furthermore, the above quotations shed light on how different levels of resources can affect coping with everyday life.

All unexpected expenses, such as broken household appliances, were conceived as an additional risk that can unbalance the financial situation for many months. These unexpected expenses related to household appliances or other daily necessities can clutter up a person's finances for a long time, as the following writers describe:

> Sometimes it happens that one has to buy that which she cannot afford and then after that there goes weeks or even months so that the household finances are equalized and under control. (005.)

> What if the washing machine breaks down and I have eaten away all my savings? (009.)

Youth frequently identified that unexpected physical or mental illnesses are major risk factors for deprivation. Illnesses could influence them as it did their parents (see the chapter on childhood circumstances). Moreover, illnesses were seen to hinder one's quality of life in many fields: psychologically, socially and materially. In many cases writers asserted that financial supports given by the government are invaluable when struggling with a serious illness. The following writer believes that she lost her job because her former employer did not tolerate depressed workers:

> Then I fell ill. I had just bought my first home and there was less work available before I took sick leave. When my employer heard that I am ill from depression he would not let me work anymore because "depressed people are capable of doing anything." That is how I lost my job and I had to sell the apartment. (005.)

The above writer directs her criticism towards contemporary society and culture where the poor and sick have to hide their disadvantages:

> I am poor and in addition in mental health rehab and those are things that one does not quite dare to say out loud. (005.)

This section outlined unexpected life events that youths associated with their deprivation. In the next section, I will focus on the contextual and structural factors that youths expressed as having an influence on their level of deprivation.

6.1.4. Contextual factors

A few youths expressed that the complexity of the social security system makes it sometimes difficult to know what kind of benefits one is entitled to have. In addition, delayed or declined social assistance was identified as reasons for material deprivation. For instance, several students expressed that they were declined social assistance because they had not taken an optional government guaranteed student loan. And many of them were afraid of loans; a fact that might originate from their childhood experiences while living in an indebted family during the economic recession of 1990s:

> The recession came and it was a large and black and scary thing. And as its' companion came bankruptcy which was even scarier. We would keep an eye out by the window sometimes for a tax claims officer and we pretended not to be home by switching off the lights and by sneaking around the house. Then they wanted to have the house daddy built and our car and the trailer. (052.)

Another writer sees that consequences of recession were first financial and then social. Social consequences were manifested as a divorce and substance abuse:

> My mother was and still is an alcoholic. My parents got divorced around the time of the recession. It happened to us as it happened to many other households that the recession first tore apart our finances and then everything else. The parents could not handle all of that pressure. Mother still drinks and father is still imprisoned by working to exhaustion without a soul. (041.)

Family background and the quality of social relationships can have tremendous enabling or disabling effect to one's capabilities. One 26-year-old woman announced that she has never got any help from her family:

> I did not receive any helpings from my family and I never will. I have always tried to resolve my problems alone and made it as best as I could but it is not enough anymore. At this moment nothing inspires me because I have so many money problems. (037.)

Especially families with children are often entitled to different social benefits. Problems might arise because the Finnish social security system can be somewhat complex and certain benefits can overlap in a way that one benefit has an impact to the eligibility for other benefits. These complexities are described in the following quotations:

> To us the most bad feelings and difficulties were caused by the fact that different support mechanism fall on top of one another. At the worst case scenario a family with children may have to live dependent on several different types of support systems. There are unemployment benefits, household benefits, childcare additions, housing benefits, and income support… and who knows what else. All of them you have to apply for separately and with a different form. And you get to wait for the decisions and deliver clarifications. (034.)

> It seemed likely that the officer at the social office was very tired of serving customers in need of money from day to day because he was very short with is words, without a smile and very difficult to approach. (032.)

In Finland, despite the universal health care system, there are small out-of-pocket user fees for patients of health centres. However, the citizens who are employed are largely under the services of occupational health care and they do not have any out-of-pocket user fees. Unemployed people, pensioners, and other than university students are using health care centres maintained by the municipalities. In some accounts, patient fees in health care were mentioned to have an impact on the willingness to seek medical attention.[8] Medicine expenses were also mentioned by some writers.[9]

One 26-year-old female writer expressed that contemporary consumer culture heightened her financial problems; she wanted to stay trendy and be part of social circles where consuming had a central role, however, without a notable high income she could not be part of the culture she so much idealized:

[8] In Finland, municipalities can decide independently whether they charge partent fees. For instance, the city of Helsinki had the health centre fee of 13.7 euros, the outpatient clinic fee of 27.40 euros and the hospital day fee of 32.50 euros in 2011. The maximum payment limit for one person was 633 euros during the calendar year. If the limit was exceed then a resident could apply for an exemption of payment. (Source: www.hel.fi, February 24, 2011)

[9] The Social Insurance Institution of Finland reimburses necessary medicine expenses at three different rates (42% / 72% / 100% of the price). Full reimbursement is given if out-of-pocket expenses in a calendar year exceed the threshold of EUR 672.7. (Source: www.kela.fi, February 24, 2011)

> Pining after fashion became otherwise also a problem. I wanted myself to stay with the current trends and in the social circles which I admired. Although I was poor I also wanted to go to bars and clubs. My budget of course was not enough for that therefore one night at a bar could eat all the spending money for the upcoming week. I could not afford to be a consumer bit I had been brainwashed to desire the same lifestyle as everyone else. Was being poor my own fault or that of the society depends from your point of view. (029.)

At the material level, high living costs and day-to-day expenses were mentioned in several accounts; especially this was the case in larger cities.

> I live in an apartment for which the rent is 725 euros in addition to which I should pay for water, electricity, the phone, insurances, food, clothes, doctors, daycare bills, the internet and all else mandatory bulls. My incomes are financial aid, housing benefit and child benefit. (030.)

Although many wrote that they want to avoid loans as long as possible, there were also young adults who were willing to take loans to cover their expenses. Regardless of the high interest rates of loans, the following writer expressed that taking loans can be inevitable in some life situations:

> I know that I have learned for example that consumer credits are not beneficial. There has however been almost a necessity to resort to them for example when getting a car or bringing about a renovation. Nonetheless in paying them back there is an associated feeling in which one wonders if I will get through this ever. (055.)

Finally, the surrounding culture is a contextual factor with a great importance. Writers expressed that a culture without solidarity toward the disadvantaged is tough to live in. These two writers were worried that wealthy citizens do not have an understanding of people on low-income:

> Sometimes I pity the people a little who have so high an income that they actually lack an understanding of what things actually cost. At the same time I am afraid that these same people are the ones who make the decisions for the amounts of unemployment benefits and income subsidies that are paid. (005.)

> It feels as if rich people are bad, complacent shit heads. Jealousy crawls around in my stomach as a worm. I am afraid that if I myself one day become rich I won't care at all about the difficulties of those who are poorer. A person forgets quickly. (033.)

The following writer states that people really cannot choose their fate; one could always be poor and disadvantaged regardless of personal choices:

> One cannot choose quite everything in his life after all. One can fall into a hole even if one had done and would do everything. (034.)

Table 3 is a comprehensive list of factors that youths identify as threats to their subjective well-being and resources (see the next page).

Table 3. Causes of deprivation.

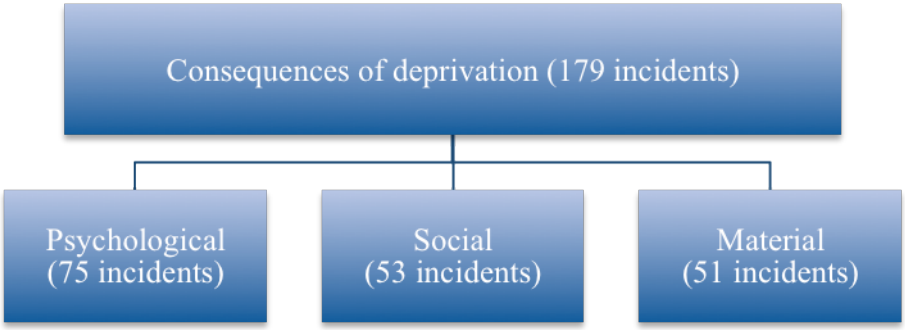
Causes of deprivation (212 incidents)	
Childhood circumstances (31 incidents) **Unemployment of a parent (+++)** **Low income of parents (+++)** **Low education level of parents (++)** **Parental divorce (++)** **Parental illness (++)** **Parental substance abuse (++)** **Poor relationships in a family (++)**	**Changes in a life situation (Life events) (56 incidents)** **Becoming a lone parent (+++)** **Losing a job (+++)** **Having a child (+++)** **Illness (mental) (+++)** **Illness (physical) (+++)** **Start of new studies (+++)** **Unexpected expenses (+++)** **Becoming unemployed (++)** **Moving to a new apartment (++)** **Break up of a relationship (+)** **Death of a parent (+)** **Graduating (+)** **Moving to a new region (+)** **Unpaid internship (+)**
Factors related to the current SES (71 incidents) **Being a student (+++)** **Being a lone parent (+++)** **Low-income job (+++)** **Precarious work (+++)** **Uncertain income (++)** **Low education (++)** **Occupational disability (++)** **Unable to find a job at one's level of education (+)**	**Contextual factors (54 incidents)** **Debt or loans (++)** **Complexity of social security system (++)** **Health care costs (dental care, medicines) (++)** **High cost of living (food, rent) (++)** **Consumer credits (+)** **Declined or delayed social assistance (+)** **Idealization of consumer culture (+)**

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

6.2. Consequences of deprivation

This chapter considers psychological, social, and material consequences of deprivation that the youths described in their written accounts. The coding process resulted in total 179 incidents of deprivation of which 75 were psychological, 53 social, and 51 material (Figure 5).

Figure 5. Consequences of deprivation.



6.2.1. Psychological consequences

Many autobiographical accounts contained descriptions of negative psychological consequences associated with material and social deprivation. Psychological consequences portrayed by the youths included the feelings of inferiority, shame, guilt, humiliation, and unworthiness. Similarly, descriptions of anxiety, depression, stress, and insecurity were commonly outlined. At the general level, youths identified that deprivation has a negative effect on their mental well-being.

Autobiographical accounts described that the negative psychological effects of deprivation had an influence through two main pathways. First, deprivation meant less concrete material and social resources in everyday life that caused anxiety, depression, stress and insecurity. Second, deprivation had indirect effects through social comparisons and stigmatization that caused feelings of inferiority, guilt, and shame. Drawing on the autobiographical data, it can be claimed that deprived youths are susceptible to depression and other mental health problems namely because of their deprivation.

In this section, I will illustrate these psychological experiences through direct quotations from the autobiographical accounts. Difficult economic situation was strongly associated with various negative emotions. In many accounts, depression was directly portrayed as an outcome of one's economical situation. For instance, the following 28-year old writer describes the negativity and hopelessness that can develop along with financial problems:

> You get so depressed that your whole attitude and thoughts are all but negative, you only remember upsetting things, upsetting events and upsetting relationships in your life and you feel like you have failed at everything. (004.)

From this perspective, deprivation and depression were closely linked together. Another writer stated that poverty is not only a financial condition, but also a mental state that is pictured by depression and feeling of hopelessness about the future:

> What then when being poor is no longer only a monetary situation but one which eats your mind? A tired person cannot manage to even think of something better where as all begins from a thought from an idea. (011.)

Along with hopelessness, the feelings of worthlessness were very common among the low-income youths. The roots of this unworthiness were identified to be in the attitudes and behaviours of other people. In other words, it is the lack of recognition that greatly influenced the young adults. Often the disregard was experienced in a subtle manner such as described in the following account:

> All that is missing is that he will spit his thoughts directly on your face by commenting that "you are a lazy and worthless loser!" That is how you feel as if you are and you are afraid that someone actually still will say that to you out loud. An unemployed person actually believes and thinks and imagines himself to be less than others and believes that he has deserved all of that judgment, resentment and looking down upon. (004.)

A few accounts were characterized by efforts to restore one's personal self-worth. Youths felt that in their cultural context a person's worth is related to their

socioeconomic status. These two quotations illustrate the effect produced by a low social position in terms of economic resources:

> The psychological effects of attitudes can be visible for a long time. When you have grown up to be less than them that is as a part of yourself so much so that one doesn't even recognize it. (059.)

> Being poor has lefts its mark. I am learning to appreciate myself. It is difficult for me to imagine that I would be good enough for any kind of work or that I would be needed in this society. (046.)

Several accounts indicated that the feelings of inferiority were acquired already during childhood. Shame was related to unfashionable clothes, old toys, and non-existent holiday travels that other children seemed to have.

> In the community of a classroom these things are found out although a child tries to hide it. He realizes from an early age how big of an importance money has and to how far extent that determines the way in which others approach him. He looks at the toys which his friends have. Others have newer mobile phones and finer clothes; he himself perhaps doesn't have a mobile phone at all and his clothes are from the flea market. (011.)

Many accounts expressed that writers had internalized their inferiority. Everyday life had made them to feel that they were to be blamed for their own disadvantages, and as a consequence they felt guilt:

> In this culture the worst thing about being poor probably is the feeling of guilt which crushes and breaks all capacity to start anything. Guilt from ones own being and having to make excuses and defenses for everything at all times. (059.)

Shame felt for one's dependency and disadvantaged position was one the most common emotional reaction described in the accounts:

> Today the measure of humanity is money and success and so according to this logic a poor, unemployed is a bad person. Shame is caused by also – at least in my own case –

> by the fact that one cannot make it on his own but has to live by the help of others. (013.)

The above account described the cycle of dependency and shame that is associated with low-income situations where one needs to shamefully ask for help to overcome financial problems. The pulse of the contemporary society was seen to be very individually-oriented; with enough will-power anyone can have success, and if there is no success, then the person did not try hard enough. This writer finds herself being ashamed of her social position:

> Being poor is not material deprivation. Its many more things and reaches far deeper into a person. Being poor is often connected to being unemployed and both of those are stamped by shame. Both are though to be the responsibility of the individual because he does not sacrifice enough of himself and therefore does not seek to get to somewhere better. He only complains but does not do anything. I realize that I am ashamed of the fact that I am unemployed and poor. (011.)

Writers did not directly associate money with happiness, but strongly stated that money brings feelings of security and relieves uncertainty, as this 29-year-old woman puts it:

> I didn't even have the strength to laugh a little at the moron who makes millions who with bravado informed me that having money does not bring you happiness. It probably does not bring happiness but it does give you a feeling of security. A guarantee that you will not fall on empty. (065.)

Anxiety and stress were seen to be a result of overwhelming demands in everyday life. The following writer felt like being in a gauntlet with the external demands imposed on her:

> Anguish grows as you are running closer into a cul de sac. I am stressed not only by the fear of the future but by everyday bread, rent, bills and many other expenses which are slowly piling up. At this point no one asks me why. Everyone just demands me to act. (064.)

The psychological consequences of deprivation are illustrated in the Table 4. The experiences are divided to three categories according to their frequency in the

autobiographical accounts. Some categories are partly overlapping but at the same time they reflect the diversity of the terminology used in the actual accounts.

Table 4. Psychological consequences of deprivation.

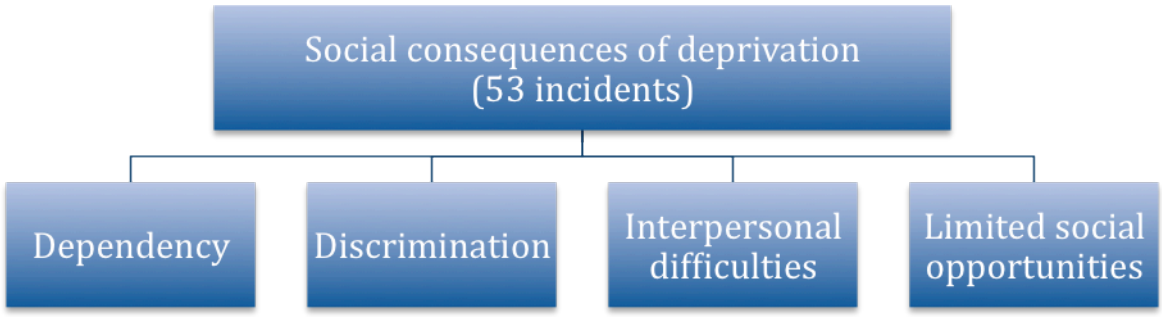
Psychological consequences (N=75 incidents)	
Bitterness (+++) **Concern of one's future (+++)** **Depression (+++)** **Envy (+++)** **Feelings of inferiority (+++)** **Feelings of uncertainty (+++)** **Insecurity (+++)** **Losing one's self-esteem (+++)** **Shame (+++)** **Stress (+++)**	**Anxiety (++)** **Despair (++)** **Feelings of being a failure (++)** **Feelings of guilt (++)** **Feelings of humiliation (++)** **Feelings of unworthiness (++)** **Hopelessness (++)**
	Feelings of being an outsider (+) **Negativity (+)** **Resentment (+)** **Insomnia (+)**

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

6.2.2. Social consequences

Resource deprivation has a great impact on the social lives of low-income youths. Based on the autobiographical accounts, the social consequences of deprivation were coded and later classified into four main categories: dependency, social discrimination, interpersonal difficulties, and limited social opportunities (Figure 6). In this section, I will illustrate the social consequences of deprivation through thematically presented quotations.

Figure 6. Social consequences of deprivation.



In the accounts, youths named dependency as a direct consequence of their economic hardships. The following quotation asserts that economic dependency on others could make people feel unauthentic and to "accept wrong kinds of things as part of one's life":

> A financial dependence on others gets one to do strange things. It gets a person to cheat himself and to accept wrong kinds of things as part of his own life. (059.)

These youths made the distinction between healthy and unhealthy dependence. The following writer states that life becomes untenable if one's income is fully in the hands of others and refers to social assistance by stating:

> A poor person in current day Finland is almost always dependent upon some system, some authority, or some other person. The right kind of dependence and collaborations is good but if all income is beholden to the words or decision of another one's life becomes intolerable. (059.)

Besides dependency, youths also highlighted numerous experiences of social discrimination. Many of the youth described social situations where they were socially belittled and neglected because of their material and social deprivation. Social discrimination was actualized in experiences of dishonor and disregard in everyday life. For instance, youths described how they were being bullied at school or blamed for being on welfare. The following writer already felt in childhood that she was different from others in terms of her social background:

> A child realizes he is different. And other children realize it just as well. Being different can be anything and it is not always even different. Children know what their own family is like and that too how rich or poor it is. I was different. I was the child of a single parent who didn't much have a bond to his father – although I would have had the power to make a bond if I would have wanted to. I was too short, too fat and with too many pimples – and I was poor. I heard of all of those things. (011.)

Youths felt that they were often looked down on because they were clients of social services. One 21-year-old, who was taken in custody when younger, felt that receiving social assistance was associated to the incapability of a person, no matter what her struggles had been in the past:

> I am wondering if here I should use a synonym for the word poor – that one which is used by people who are better than us for example the word social bum – that one sounds like it fits the bill after all that is the word for being poor considered appropriate and also social bum means someone who is incapable and that one also wants to be that. (041.)

The experiences of discrimination also reached into the social services where some youths felt that social workers were trying to impose guilt feelings on them. The following writer felt that a social worker taunted her about her financial situation:

> Touch down. Miss cheerful was quite capable of throwing out knives for words and still afterwards she would without inhibition come again and turn the knives in the flesh. I bit my lip because I am the type that cries easily and what one would not accomplish by a little bit of guilt ridding. (009.)

Moreover, deprivation had negative effects on interpersonal relationships in terms of increased quarrels between family members. When two persons share a household, there is always a question on who sets the priorities in terms of spending. These discussions can be a source of endless quarrels and arguments. Especially in families with small children, the consequence can be marital breakup, as this account suggests:

> Being poor for a family with children means repeated family fights – that is almost a guarantee because whose nerves would not be tried as the pile for bills grows. To manage a family life is challenging even without money troubles. (018.)

Avoidance and social isolation were common social consequences of material deprivation. On the other hand, isolation can be seen as a coping strategy. For instance, youths avoided meeting their friends in social activities which require money, e.g. having a coffee, seeing a movie, or going to a restaurant.

> I never told anyone that I did not have any money. If someone asked me to go somewhere the timing just did not suit me or I would always disappear from expensive places conveniently. (016.)

> A friend invited me to the cafeteria yesterday but I could not afford tea. It feels bad to visit places where others buy something. It feels like the surrounding world created the need to decorate, buy new clothes, home appliances and consumption in general. (046.)

Economic deprivation has a direct link to social deprivation through excluding people from social participation. For instance, if a culture is largely based on consumerism, attaining the role of a respected citizen is not possible without a capability to consume and engage oneself in recreational activities:

> It felt like others could afford hobbies and even partying. At that time I felt like I was an outcast when I could not take part in the nights out with my studymates. (005.)

Even more serious social isolation can develop along with unemployment. A vicious cycle can start from moderate isolation and develop into to state that strongly weakens one's will and capabilities to find new work, as described by this 28-year-old:

> When you are unemployed for a long period of time and isolated entirely from the outside world inside four walls you become a shy cabin creature who does not dare and does notwant to go anywhere to apply for work. (004.)

Table 5 puts together the social consequences of deprivation that were portrayed in the autobiographical accounts.

Table 5. Social consequences of deprivation.

Social consequences (N=53 incidents)	
Discrimination **Being socially belittled and neglected (+++)** **Experiences of dishonor (+++)** **Experiences of disregard (+++)** **Being bullied at school (++)** **Social stigma (++)** **Blamed of being on welfare (+)**	**Interpersonal difficulties** **Quarreling between family members (+++)** **Quarreling with a partner (+++)**
Limited social opportunities **Social isolation (+++)** **Limited opportunities for participation (social, political, and cultural) (++)**	**Dependency** **Being dependent on other people (parents, friends) (+++)** **Being dependent on social welfare system (+++)**

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

6.2.3. Material consequences

The material consequences of deprivation were mainly formed around the difficulties in meeting culturally acceptable living standards. In other words, low-income youths could not consume as much as their less deprived peers. For them it was necessary to limit their consumption of goods and services. In addition, youths described how their material deprivation is characterized by things such as defective house appliances, old furniture, worn-out clothing, and reduced diet. Youths also described poor housing and neighborhood quality originating in their economic constraints in terms of rental costs.

Youths had to limit their consumption for being able to afford everyday necessities such as rental costs, food, and transportation. As one of the young adults expressed the situation in terms of an inner struggle:

> Being poor is that you cannot afford everything that is necessary and all the time you have to wage an internal battle with yourself concerning that which you will not buy. (005.)

Moreover, financial difficulties meant abstaining from buying "unnecessary" entertainment products such as movies or music records. Holiday travels were out of the question for many. One of the writers described the everyday challenges as follows:

> The hardest thing in a tight budget after all was that you could not afford those entertainments which were acquired by others. During the entire year I did not rent even one film and after I bought two CD's I became living proof that a person can actually make it without eating a warm meal. Thank god I do not like spending the night at bars because that I could never have afforded. To put it simply all of the things that normal people do to relax or for entertainment I passed. (048.)

Some of the youths expressed that their general living conditions were poor with problems such as confined and drafty apartments. The following accounts illustrate the experiences in small one-room apartments:

> In the end I found my current apartment. 16 square meters in an ugly apartment building block. The door for the balcony was so badly insulated that the cold air flew in. Then I insulated the door with Scotch's tape. The solution is undeniably ugly but at least I do not have to sleep anymore with long underwear on. (010.)

> I get up and the floor feels cold under my bear feet because the corners of the windows allow air to get in. I do not have a choice. It was the most important thing to get a cheap apartment so that the pitiful financial aid would be enough for the other bills as well. I get dressed with fast phase so that the cold doesn't have time to stick on to my skin. (020.)

Even though the general quality of housing in Finland is high; a few had experiences of cheap rental housing with mould and dampness, as expressed in these accounts:

> The apartment in which I lived in suffered from a bad case of mould damage and all the fabrics became unusable as they were eaten by mold mites which caused me allergy and made the fabrics stink. (032.)

> We live at the edge of the city in a three bedroom which has a bathroom whose walls are bulging because of water damage for example. Before the fridge was changed on the orders of the landlord ants were traveling inside from its walls. (061.)

Many of the accounts reflected narrow and reduced diets. Young adults felt that their limited finances came visible especially in grocery stores because they usually had to choose the cheapest products in the market:

> The store of course is the place where one feels it the most. The very everyday grocery store is a good example. You compare the prices for the different brands and you do not buy the more expensive products. (011.)

Food were also highlighted in many childhood reminiscences, several persons mentioned the narrowness of diets. The following account describes a child's wonder why the family is always eating so much porridge:

> In my mind is also carved strong a time during which we ate porridge for breakfast, porridge for dinner and porridge for evening snack. I thought that this diet was probably

> temporary and I did not have the courage at first to talk about it to mom. Instead I waited to see if this kind of eating of porridge would soon end after all. I was able to contain myself for probably a week until I inquired from mom carefully when may this season for Porridge end? Mom's nonspecific answer: "then when we get money" made me completely silent. I became complacent and didn't inquire about the matter again. (014.)

In some accounts, it was highlighted that the parents' role is to protect their child. This meant preventing possible dietary deficiencies and putting a child's needs at the forefront. This 27-year-old writer expressed it as follows:

> Hardly anyone would like to have illnesses from wanting for his child only because the electricity bill had to be paid to the angry collection agency immediately. Our family rather pays for health than for illness which can also be interpreted as if we would rather concentrate on proper food from our small income today than pay for illnesses caused by a poor diet in the coming years. (018.)

Unfashionable and worn-out clothing were themes covered in many accounts. Youths expressed that they have to use their old clothes as long as possible and try to find new ones mainly from flea markets and thrift stores. Especially old and ragged shoes were mentioned several times by different persons.

> Clothes were worn out quickly when there were not more than one pair of pants and shoes. One could not always find fitting pairs from the flee market and therefore I had to thread torn seems of pants and hide them covered under long shirts. I walked for a long time with broken soles. (046.)

Table 6 gathers up the material consequences of deprivation that were brought out in the writings of low-income youths.

Table 6. Material consequences of deprivation.

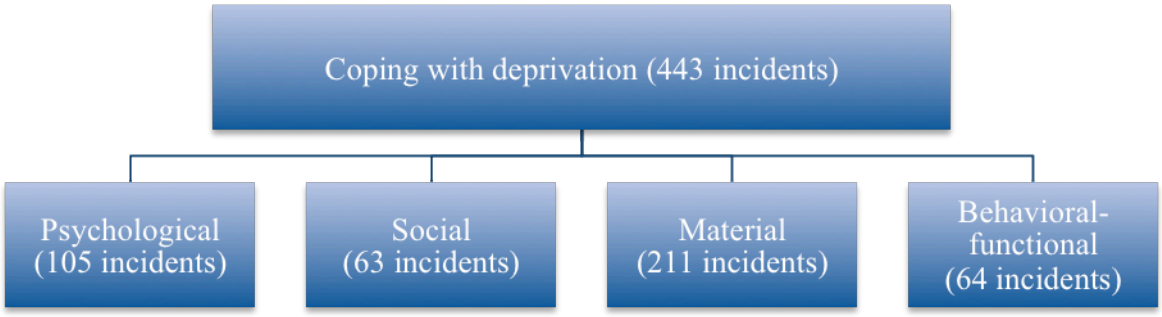
Material consequences (N=51 incidents)
Difficulties in meeting desirable living standards (+++) **Poor quality of housing and house ware (+++)** **Narrow or reduced diet (+++)** **Unfashionable and worn-out clothing (+++)**
Limited consumption (++) **Low-cost products (++)**
Living in a distant neighborhood (+)

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

6.3. Coping

This chapter considers a wide range of coping strategies that help youths to get by in their everyday life. These strategies are divided into the different levels of psychological, social, material, and behavioral-functional (Figure 7). 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.

Figure 7. Coping with deprivation.



6.3.1. Psychological level

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 resembles common attitudes among writers in terms of being happy even with less consumption:

> 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. It was felt to be detrimental if one starts to contemplate one's situation too much; it is better to focus on things one already has, such as good relationships, or even a beautiful environment that can offer enjoyment:

> I become sad if I stay buried in my mind thinking about those wonders of the world – those wonderful things I do not have. But when I lift my gaze from the pavement covered in sleet I see my most treasured possession the sky: the sky is beautiful. (056.)

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 deprived 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.

> Being poor is relative. In different countries it is measured differently. Among all the poor people in the world I am in a relatively good position. I have regular income, a roof over my head and a good support network. (005.)

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. Many young adults highlighted the importance of close relationships:

> People who have people close to them are rich. Here in Finland we have clean nature and beautiful scenery – that is wealth. And in Finland we have after all a working social welfare network and no one has to die of hunger. So although there is no money as long as I have loved ones who are close to me I am rich – wealthy from love and stretching every penny next to that doesn't feel as bad. (062.)

Regardless of everyday financial problems, the youths described an intense joy of life and hopefulness that gave them energy to go on. The following writer associates her material deprivation to freedom of materialism by stating:

> Happiness for life arising from somewhere unknown, the thirst for knowledge and dreams keep hope alive and encourage one to continue onwards. They have an unbelievable strength, they can turn the next day sunny. Rain passes by after it has made the air fresh to bread. Experience and knowledge make me free. Although I am poor I am rich because I am free. I hope I never loose my freedom for the search for money or material things. (059.)

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. Youths who wrote about their beliefs usually just mentioned that they had gained energy to go on through their Christian beliefs. The following writer sees that the Lord advises her not worry too much and to live day by day:

> There it is. The Lord gives you the goods for one day at a time and no one has yet to benefit from carrying tomorrows worried already today. “Look at the birds of the heaven – they do not work and nonetheless our Father who is God everyday nourishes them.” Therefore one day at a time from here on end. (013.)

Self-determination and persistence were seen as essentials 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 the 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, as follows:

> 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. The following writer felt that after her financial difficulties she had grown and gained a better grip of her mental resources:

> The most important thing is to find in one's own life and in one's own mind that kind of state in which one can be one's own self in the way one is at this moment. Survival from being poor at least in my own case has been completely reliant on my own mental strength and at least after an experience like this one feels one self to have grown as a person. (001.)

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 7.

Table 7. 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 (++)** **Savoring (++)** **Self-determination (++)** **Spirituality (++)** **Taking a responsibility of one's life (++)**	

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

6.3.2. Social level

Receiving different kinds of social support was the single most mentioned coping strategy at the social level. The types of social support outlined in the accounts included socializing, emotional nurturing, practical information, and concrete material aid. Youths 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 hope even though it means at once eating oatmeal porridge for dinner and broken clothes for mother and father. 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 give 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 helpful materially and socially. 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 above writer emphasized the value of being 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.)

The support from friends and peers was also discussed in several accounts. For instance, this 24-year-old male writer felt alive when his buddies payed a visit with a bottle of whiskey:

> My comrades surprised me by coming to visit me at home with a bottle of whisky. We sat until late at night, drank and they discussed things. I sat and listened. That felt nice to me. We smoked inside and I felt like life was worth living. (042.)

Friends had also 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 her friend's parents were 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 woolen 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 8 summarizes coping at the social level by showing that getting social support either from a partner or friends and relatives were the most commonly mentioned strategies in the autobiographical accounts.

Table 8. 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 (+++)**
Daycare (++) **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 counseling (+)**

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

6.3.3. Material level

In this section, coping at the material level refers to the means that were 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. Parents were supportive for many but many also expressed reasons for not taking financial support from parents. First, youths expressed that their parents' financial situation is not much better from theirs. Second, they felt a sense of shame not to be independent and asking for money from their parents. Both of these two accounts describe the humbling feelings related to parental support:

> I visited my parents when I had the time. Sometimes I had to relent to ask for food-help at the end of the month. Thankfully I got to at least take care of the dog at my place in such a way that my parents sponsored his upkeep together with the food and doctor's visits' expenses otherwise I am not sure how I would have stayed sane. (001.)

> 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 way receiving money makes me ashamed so much. (049.)

Periodic jobs and working part-time were important sources of income. 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 money 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 generate a vicious cycle by worsening the financial situation in the long run. In 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. This writer had to rely on a student loan because she was told wrongly that a student who encounters health problems could not get any other governmental supports:

> I had to take out a student loan after a doctor claimed falsely that a student cannot get sick leave. (046.)

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. This 26-year-old writer felt that she was far from the middle class lifestyle by stating:

> Still I felt like part of that group of people who were far away from the ”middle class.” I could not imagine ordering magazines home, of paying the tv license, buying new records, buying fresh vegetables, new clothes, digital signal receiver for the tv, a new mattress for the bed, of taking the bicycle to the shop, of going to the movies, of buying proper Christmas and birthday presents. (029.)

In the same manner, the following writer explained that she had to give up almost everything that is non-essential to get by:

> For the lack of money I have given up going to the hairdressers, on purchasing new clothes, on holiday travel, on going to restaurants, ordering newspapers, book and record purchases, on buying gifts for friends, on almost everything that costs. (038.)

Giving up recreational activities was a central theme in my accounts. From this perspective, material deprivation was directly associated with withering social life, 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 reveled many ways on how to cut down expenses, such as handcrafting and mending, getting around on foot or by bike, picking berries and mushroom, visiting thrift stores, and buying bargain products.

> Skills are helpful for example in lengthening the period of time of using the same clothes – if you know how to mend and sow, shorten yourself and of fashion and you know how to revamp for a new purpose you can save a long penny. (001.)

> 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 got 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 child care, 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 miserable. (034.)

However, receiving governmental supports came often accompanied with a feeling of dependency. On the one hand, this 20-year-old writer felt gratitude for the support and 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:

> I have gone into get the helpings from the church meaning flour, pea soup, bread, milk pouder etc... (039.)

> Thankfully this city has a breadline. One can get a variety of food from there: vegetables, fish and meat, milk 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 descent living standard if one's income is solely based on a governmental study grant and housing supplement. Therefore, many students work along with studying and get varying levels of financial support from their parents.

In autobiographical accounts, 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 youths 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. The following 29-year-old mother felt that she was forced to take a loan:

> My husband stayed at home for childcare leave when our first-born was little and when I continued my already far advanced studies. The solution was in other ways beneficial except that financially we experienced hardship. At that point we had to get a student loan which I never before even thought of getting and we also ended up getting income secuirty payments. (055.)

Table 9 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 9. 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 (+)** **Installments / part payments (+)** **Pawnbroker (+)** **Postponing bill payments (+)** **Sharing belongings with siblings** **Student loan (+)**

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

6.3.4. Behavioral-functional level

In this study, various active coping strategies that were not aimed at gaining more material resources were categorized as behavioral-functional strategies. In contrast to psychological coping strategies, behavioral-functional strategies sought increased well-being and stress reduction through various concrete actions and activities.

At the behavioral-functional level, the most mentioned coping strategies were related to 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 to my good fortune. (048.)

> I played football once again after a long while. I felt good afterwards because of it. (042.)

> Running as a hobby is also almost free: On sale good running shoes cost a little over twenty when you have the most luck. (001.)

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 descent 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 ones 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.)

In addition, creative hobbies such as arts, crafts, movies, music, and photography played an important role for many young adults.

> I always wanted to walk with a camera on me: suddenly one can be faced with a beautiful sunset or a swirl that the wind made in the snow which one would want to keep forever. (017.)

> After a hot shower very quickly the warm embrace of a soft armchair awaits for me and the sliding in for the exciting world in the form of a good book. (033.)

In addition, youths mentioned other functional coping strategies such as independent studying, visiting public libraries, having routines, and enjoying small things in everyday life. Especially public libraries were expressed to have an important role as well as 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. Youths who were currently students or unemployed utilized the library system to a great extent:

> Luckily books could be borrowed from the library and sports didn't really cost anything. (014.)

> I feel as my richest when I have a day off and when I stroll into a library, I take a book from the self 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 color 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 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.)

> I went to the pub and ordered a glass of whisky. I drank the whiskey at a corner table feeling very satisfied slowly enjoying myself. I bought another and a third. Whiskey is wonderful. (042.)

In the long run, several young adults associated studying with increased resources and higher quality of life. One writer who once dropped out from high school went back later to study and to get 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 traveling on public transportation he was able to reduce his loneliness because there were some people surrounding him, no matter that 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 opportunities for citizens. Even so volunteering was mentioned only in one autobiographical account by 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 10 summarizes coping strategies at the behavioral-functional level and shows a host of actions and activities that youths utilized to be able to cope better in their everyday life.

Table 10. Coping strategies at the behavioral-functional level.

Coping strategies at the behavioral-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 (+)** **Smoking tobacco (+)** **Sleeping pills (+)** **Volunteering (+)**

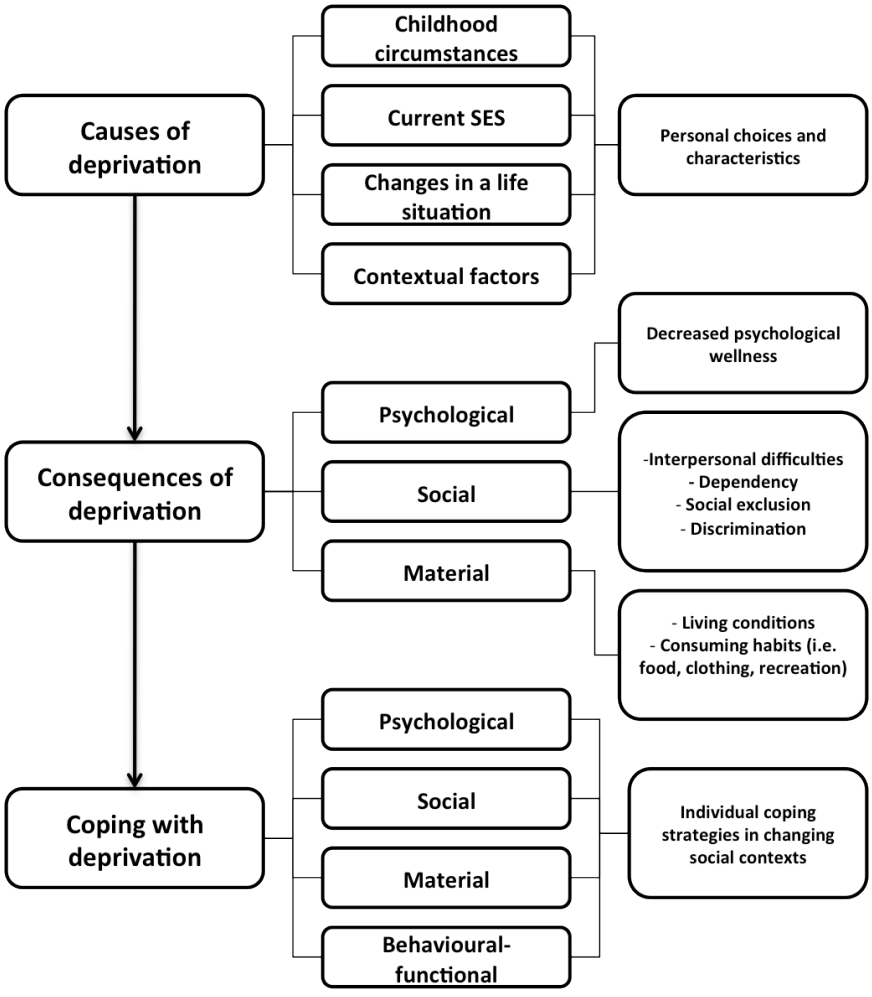
*) The most mentioned (+++), less mentioned (++), and the least mentioned (+).

6.4. Conceptual framework: causes, consequences, and coping

In grounded theory research, the final phase of analysis is to formulate "the story of the case" (Flick, 2009, p. 312). In this section, I will provide a short descriptive overview of my main findings by presenting a conceptual framework of causes, consequences, and coping (Figure 8). The conceptual framework puts my research questions and their results into a wider structure. The research questions were:

1) How do Finnish low-income youths perceive the *causes* of their deprivation?
2) How do Finnish low-income youths perceive the *consequences* of their deprivation?
3) What *coping strategies* low-income youths employ to cope in their everyday life?

Figure 8. The conceptual framework: resource deprivation in autobiographical accounts of low-income youths.



In the accounts, the causes of deprivation were categorized into four main categories (research question #1). First, *childhood circumstances*, such as unemployment or parental illness, were identified as contributing factors to the family's low-income during childhood. Second, various *life events* such as a sudden illness, unemployment, divorce, or becoming a parent, had an influence on the level of deprivation. Third, factors related to the *current socioeconomic status*, such as full-time studying, being a single parent, or having precarious work, contributed to the level of deprivation. It has to be noted that this category is different from the others in a sense that it is shaped also by *personal characteristics and choices*. Fourth, *contextual factors* such as, high rents or expensive consumer goods, had an effect on the level of deprivation.

The consequences of deprivation were divided in psychological, social, and material consequences (research question #2). First, *psychological consequences* included various negative feelings, such as anxiety, insecurity, stress, and shame. The writers associated these feelings with decreased subjective well-being and wellness. Second, *social consequences* were categorized in four main groups that were dependency, discrimination, interpersonal difficulties, and limited social opportunities. Third, *material consequences* were identified as difficulties in meeting acceptable living standards. At a concrete level, this meant things such as limited consumption, narrow diet, and worn-out clothing.

Coping with deprivation took place at four separate levels (research question #3). These levels were psychological, social, material, and behavioral-functional. First, *psychological coping strategies* included downward social comparisons, persistence, hopefulness, and lowering of one's standards. Second, *social coping strategies* included mainly various forms of social support from a partner, friend, or relatives. Third, *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. Fourth, *behavioral-functional coping strategies* were aimed at increased general well-being through concrete activities, such as cost-free recreational activities, physical exercise, or self-study. The appropriateness of these individual coping strategies was clearly

bounded on changing social contexts and life situations (i.e. whether adequate resources were available).

To exemplify my conceptual framework (Figure 8), I will formulate an example case of a fictional person to illustrate the framework in action. This case story was construed by combining themes from numerous autobiographical accounts in which this study was based on. In the following short story, the connections to my conceptual framework are marked in square brackets. In this short illustration, my fictional model person is a Finnish girl called "Laura":

> "Laura was born as the third child of two working class parents. Before she was born, her mother worked as an office secretary in small business environment and her father was a construction worker for a large construction company [causes: parent's socioeconomic status]. The family's financial situation was reasonable but her parents gradually increasing quarrels and her father's occasional heavy drinking influenced on the quality of their family life [causes: childhood circumstances]. Little by little her father's drinking increased to the level that he ended up in losing his job [causes: life events]. This further increased their marital problems and when Laura was three years old, the parents ended up in a divorce [causes: life events]. Laura's mother became a single parent and a caregiver for three children at the age of 28 [causes: socioeconomic status]. At this point, her mother's financial situation was very tight and they did not have any extra money. However, free child care and child benefits offered necessary support for Laura's mother so that the family was able to get by [material coping],
>
> Shortly after starting school, Laura felt that she was different from others in a sense that she did not have the same kind of clothes than her classmates [material consequences]. In addition, she did not partake in recreational activities as much as her new friends were [social consequences]. Once in a while, she was bullied in school because of being different and having unfashionable clothing [social consequences]. She was stressed and ashamed of her social background [psychological consequences]. Her older sisters offered her some of their belongings and clothing to share [material coping]. The relationship between the siblings was close and they used to share also their feelings about their financial hardships [social coping].
>
> Their mother made weekly and monthly budgets to keep track on the expenses [material coping]. The diet of the family was a somewhat one-sided from time to time since her

mother had to focus on buying low-cost products and ingredients [material coping]. However, even though they experienced financial difficulties, Laura's mother was very caring and supportive towards all the siblings [social coping]. Her mother was also very proud of her three children who all did well in school [psychological coping]. While growing up, Laura was a frequent visitor of a local public library and she used to read a lot [behavioral-functional coping]. Before starting high school, Laura was already one of the top students in her class. Sometimes Laura's teacher provided her extra materials on topics she was interested in [social coping]. Teacher's support and her own success in school gave her an increasing feeling of self-worth that was not tied to material possessions [psychological coping].

After her parent's divorce, Laura's relationship with her father was distant. The father had had several different work placements until he experienced a severe back injury [causes: life events]. Laura was somewhat worried of her father whose only income was his disability pension [material coping]. She knows for sure that her parents are not able to support her financially during her studies at the university [causes]. However, Laura's general attitude towards the future is optimistic and hopeful [psychological coping]."

The above story exemplifies the way in which the framework of causes, consequences, and coping strategies can be utilized to analyze different life situations and trajectories in real life. The model story showed that, even after experiencing many adverse conditions, Laura could grow as a healthy and productive person in adulthood. In a low-income situation, Laura and her mother expressed many resilient capabilities and they both were able to find positive coping strategies while surrounded by life adversities. In the next chapter, I will contrast my core findings to the theoretical knowledge on socioeconomic inequalities, resilience, and coping.

7. Discussion

In summary, my results show that Finnish low-income youths attributed the primary causes of deprivation to their family background, current socioeconomic status, sudden life changes, and contextual factors (212 incidents, Chapter 6.1). Material and social deprivation was associated with various kinds of negative psychological, social, and material consequences (179 incidents, Chapter 6.2). To cope with these consequences, youths utilized a great variety of coping strategies that were categorized in this study in four groups: psychological, social, material, and behavioral-functional (443 incidents, Chapter 6.3.). After carrying an extensive analysis of the data, a conceptual framework was formulated to link the findings together.

In the last sections, I will outline the theoretical linkages between my main results and existing literature. The sensitizing concepts derived from the literature were *socioeconomic inequalities*, *resilience*, and *coping*. Although this was not a theory-driven study, these concepts guided me to analyze the data.

Socioeconomic inequalities

In general, my results are in line with many theoretical standpoints expressed in existing literature. First, my results are supported by the theoretical knowledge on the causes of socioeconomic inequalities. The World Health Organization's conceptual framework on health inequalities represents one model that predicts how inequalities in health come about (Figure 1 earlier in this paper). The model indicates that one's socioeconomic position (e.g. education level, income, occupation) is associated with different material circumstances and psychosocial factors (WHO, 2008). Consequently, these factors increase or decrease the likelihood of experiencing good health and well-being. This research cannot shed light on macroeconomic factors that influence the distribution of resources, however, the results tell a great deal about the *consequences* of the unequal distribution of resources. The writers associated their resource deprivation with decreased subjective well-being. However, it is to be noted that in this context the resources are not defined only in material terms but also social and psychological.

My research findings did not directly contradict any of the explanations on the root causes of health inequalities that were presented in Chapter 3.1. The three explanations had their foundations on different bases that were (1) individual income level (Ecob & Davey Smith, 1999), (2) psychosocial factors (Wilkinson & Pickett, 2006), and (3) the neo-material factors (Lynch, et al., 2004; Lynch, et al., 2000). The individual income hypothesis is the only explanation that does not explicitly take into account the unequal distribution of resources among citizens. It assumes a direct link between income and health. However, my results indicated that the unequal distribution of resources seemed to have many psychological effects upon the young adults who wrote about their deprivation. This indicates that the individual income explanation is not extensive enough.

The psychosocial interpretation proposes that economic disadvantage is associated with low self-esteem, chronic anxiety, and lack of control over work (Brunner & Marmot, 2006, p. 28; Wilkinson & Pickett, 2006). These subjective experiences can cause psychobiological stress reactions that further decrease the health status. The findings of this study indicate that the feelings of insecurity and various stress reactions are common among Finnish low-income youths (Chapter 6.2.1). However, it is to be noted that psychosocial explanations of health might neglect material and structural factors by focusing too much on subjective experiences at the individual level. The neo-material interpretation explanation presumes that health inequalities come about due to the differences in material living conditions (Lynch, et al., 2000). Social structures and various institutions influence these conditions. In many ways, my results support the neo-material interpretation of health inequalities. The accounts of the low-income youths often highlighted material disadvantages as the main contributor to their decreased subjective well-being and quality of life. The neo-material interpretation was supported by the fact that the writers highlighted the role of income maintenance policies (e.g. study benefit, social assistance). The neo-material interpretation proposes that public provisions that are funded through redistributive measures are efficient ways to promote people's well-being (Lynch, et al., 2004).

Contrary to psychosocial and material interpretations, the life-course perspective places greater emphasis on the impact of childhood circumstances on health status (Hertzman & Boyce, 2010; Hertzman & Power, 2003). According to Hertzman and Power

(Hertzman & Power, 2003), latency effects occur when parents' health or behavior (e.g. substance abuse, stress) makes the child more susceptible to health problems in later life. Pathway effects take place when various risk exposures do not have immediate effects, but which create trajectories that have health deteriorating effects over the life course (Raphael, 2009b, p. 28). In this case, it can be strongly argued that resource deprivation can place young adults upon trajectories that have negative effects in the long-term. The cumulative effects hypothesis suggests that the longer one lives under conditions of material and social deprivation, the worse the health effects are (Bartley, 2004; Raphael, 2009b, p. 28). My data can support to some extent the hypothesis of accumulation of disadvantage. We saw in the results chapter that low-income youths associated their current low socioeconomic status and decreased well-being with many earlier life events and exposures within their family. In my data, many of the youths expressed that the level of their psychological, social, and material resources is not optimal. With decreased resources, they had fewer resources that would help them to get out from a deprived environment. On these grounds, my findings support the pathway hypothesis of accumulating disadvantage.

Deprivation

This study identified numerous forms of deprivation based on the autobiographical accounts. Interestingly, we can see clear similarities if the results are compared to Peter Townsend's operational measurements for multiple forms of (relative) deprivation (Townsend, 1987; Walker, et al., 2010, pp. 223-226). Table 11 shows Townsend's well-known operationalization which divides the experience of deprivation as material and social.

Table 11. Index of multiple deprivation (Townsend, 1987).

Material deprivation	**Social deprivation**
- Dietary - Clothing - Housing - Home facilities - Environment - Location - Work (paid and unpaid)	- Right to employment - Family activities - Integration into community - Formal participation in social institutions - Recreation - Education

Townsend (1987) showed that deprivation is much more than the income level. Here we come back at the Townsend's definition 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, p. 36). Based on my results, it can be noted that the most of the subjects of this study felt that they were not able to follow the customary behaviours of contemporary Finnish society.

With regard to the psychological forms of deprivation, the scientific difficulty lies in the fact that personal experiences are utterly subjective and relative in nature. In other words, the relationship between the subjective experience of deprivation and the objective living conditions is problematic; the subjective experiences can be measured only by subjective terms. However, researchers have found out that poor self-rated (subjectively experienced) health is a powerful predictor of increased mortality (APA, 2007). 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 discrimination, injustice, and disregard are common among low-income youths. This result is in line with the numerous studies that have associated negative psychosocial experiences with low social status (Marmot, 2006; Wilkinson & Pickett, 2006).

Resilience

Resilience refers to the capacity to cope and adapt successfully despite risk factors and adverse living conditions (Cutuli & Masten, 2009; Greene, et al., 2004; Liebenberg & Ungar, 2009; Luthar, 2006). Many of the factors that youth identified as the causes of deprivation can be categorized as possible risk factors (Chapter 6.1.). In addition, the consequences of deprivation can be categorized as risk conditions (Chapter 6.2.). My findings show that many young adults were able to accurately sense and evaluate the risks they are exposed to. However, their ability to react to these negative risks in a resilient manner is associated – not only to their personal characteristics – but also to the availability of resources in their social network and society at large. In autobiographical accounts of this study, youths showed many resilient capabilities by utilizing a great variety of coping strategies (Chapter 6.3.) My findings do not support the view that

resilience would be a collection of individual traits and characteristics that make certain "superior individuals" more capable in the face of adversity. Instead any of the highly individualized explanations, my results support the general notion that individual factors play a weaker role than structural factors when people try to cope with poverty or other disadvantages in the surrounding economic, political, cultural, and social systems.

Based on my results, I argue that various supports provided by the welfare state made these young adults more resilient and more capable to attain a flourishing and productive life in the future. Therefore, it would be especially important to focus on preventive measures, such as providing sustainable economic and social environments for good parenting (e.g. access to maternity and child health clinics and day-care centers). From an economic perspective, Kajanoja (1999) has concluded that public investments into child day care can increase national income by releasing more parents to the labour market. The evidence suggests that the foundations for healthy adulthood can probably be best promoted through public policies that ensure the availability and the quality of services for all parents regardless of their income or wealth (Dahlgren & Whitehead, 2007; WHO, 2008). Similarly, Schoon & Brynner (2003, p. 26) highlight the importance of public policies in promoting resilience among youth:

> "*From a policy perspective, this would imply a shift of emphasis from crisis intervention to primary prevention before serious maladjustment has already manifested itself. It would also involve a shift from preventing youth problems to the promotion of youth development and youth engagement in their communities and societies*." (Schoon & Bynner, 2003, p. 26)

Coping

My results show that low-income youths do utilize a wide range of coping strategies in their everyday lives. As sensitizing concepts, I reviewed the cognitive, cultural, and resource-oriented perspectives on coping (Chapter 3.3.). First, cognitive coping theory emphasizes the role of cognitive appraisals in the coping processes (Lazarus & Folkman, 1984). Primary appraisal evaluates the relevancy of an encounter and secondary appraisal assesses options for coping. In the theory, the two main strategies for coping are defined as problem-focused or emotion-focused. Many of the strategies

of “Ways of Coping Questionnaire” (Folkman, et al., 1986; Table 1) were outlined in autobiographical accounts. In a theory-driven study, the coping strategies expressed in the accounts could have been categorized according to the different coping styles. Nevertheless, this was not the aim of this study. Although it can be noted that coping styles, such as planful problem solving, positive reappraisal, and seeking social support, were commonly outlined in the accounts by the low-income youths. An optional name for the category of behavioral-functional strategies could have been escape-avoidance strategies. However, I wanted to promote less pathological understanding by using the term “behavioral-functional coping” instead of “escape-avoidance coping.

Cognitive coping theory is a valid method to understand coping processes at the individual level. However, an individual-centered analysis may not the best approach for understanding coping among deprived and disadvantaged populations. For example, if an intervention focuses only on appraisals at the individual level, it might deny the social and economic factors that contribute to the level of deprivation (Hobfoll & Schumm, 2009, pp. 132-133). In other words, the concrete options for coping are often limited if a person has a low level of material, social, and psychological resources.

Cultural and resource-oriented perspectives are needed to understand coping in changing social contexts. From a cultural perspective, Breakwell (1986) associates coping with threatened identities. For example, losing a job might be experienced as a threat to the identity because at the same time one also loses a social role that has brought self-esteem. It would be interesting to study low-income youths from the identity perspective: how they see themselves compared to the contemporary ideals of success? Bartley (2004, p. 19) argues that “*identity may be supported or threatened by any of the major forms of inequality. High prestige protects against adverse events of shorter duration*”. In addition, she suggests that compared to the children from disadvantaged families, it might be easier for adolescents of more socially favoured backgrounds to find a stable identity from paid work or from committed adult relationships (Bartley, 2004, pp. 18-20).

Resource-oriented theory of coping offers an integrative framework that acknowledges the role of resources in the coping processes (Hobfoll, 1989, 2002; Hobfoll & Schumm, 2009). The theory proposes that individuals have intrinsic goals of preventing resource

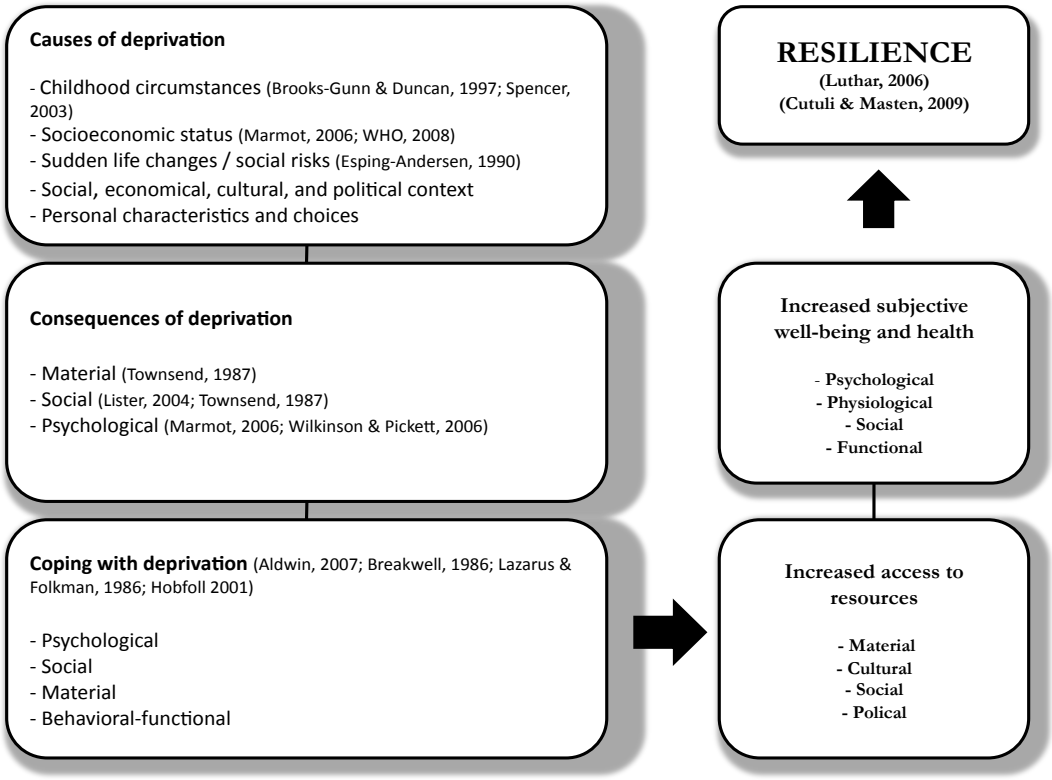
loss, maintaining existing resources, and gaining new resources. On the other hand, the resource-oriented theory offers a rewarding perspective to understand the coping strategies expressed in the autobiographical accounts of low-income youths (Chapter 6.3). In the analysis, I categorized coping strategies as psychological, social, material, and behavioral-functional. Most of the strategies can be seen as ways to gain new resources in different spheres. For instance, new psychological resources can be attained through being happy with less and savoring the things one already has (Chapter 6.3.1). Coping at the social level, such as seeking social support from friends and relatives, can increase one's social resources to cope better in the future (Chapter 6.3.2).[10] Increase in material resources can be gained through material coping strategies such as cutting down expenses or getting monetary support from the state (Chapter 6.3.3). And finally, behavioral-functional coping strategies, such as being physically active and having hobbies, are actions that can increase one's psychological and physiological resources (Chapter 6.3.4).

Figure 9 (on the next page) shows an integrated framework of deprivation to understand the connections between my results and the existing literature. In addition, the figure integrates the resource-oriented coping theory to my core categories of *causes*, *consequences*, and *coping strategies*. The figure indicates that the lack of resources is a cause of distress among people with low income (*deprivation*). In this framework, a successful adaptation (*coping*) can be understood as behavior which (1) increases one's access to economical, cultural, social, and psychological resources, and (2) increases one's subjective well-being.[11] Successful coping strategies are able to change the unbalanced situation between resources and demands by increasing the resources of an individual. From this perspective, the final outcome is a successful adaptation to the environment (*resilience*).

[10] Gottlieb (2009, p. 913) has divided social support as "*practical aid, socializing and companionship, cognitive guidance, reassurance of worth, and emotional nurturance*". These interactions are seen to have a positive impact on one's well-being by buffering the negative effects of stress, helping to meet basic human needs, and promoting the feeling of connectedness in social relationships.

[11] A social capital perspective (Coleman, 1988; Kajanoja & Simpura, 2000) could give an interesting theoretical framework to analyze the linkages between coping strategies and subjective well-being.

Figure 9. An integrated framework of deprivation to understand the connections between the theoretical concepts of the study: deprivation, coping, and resilience.



Methodological remarks

In traditional quantitative studies, reliability and validity are basic tools to evaluate the quality of research. According to Golafshani (2003), reliability refers to consistency of results and the capacity of research instruments to reproduce the same results over the time. Validity indicates the appropriateness of research by considering if the right things are measured with the right tools. However, these conceptualizations of reliability and validity are based on quantitative research methodology and are not very well suited to qualitative research (Mason, 2002, pp. 145-152). On the other hand, it has been argued that in qualitative studies the concepts of reliability and validity can be redefined in terms of trustworthiness, rigor, and quality of research (Golafshani, 2003, p. 604). Similarly, Charmaz (2006, pp. 182-183) states four criteria for evaluating grounded theory research that are credibility, originality, resonance, and usefulness.

In a similar vein, Lincoln & Guba (1985) also propose alternative criteria for evaluating qualitative research: trustworthiness, credibility, dependability, transferability, and confirmability. Among these, the trustworthiness of research is probably the most important criterion (Lincoln & Guba, 1985, pp. 289-331). One way to fill the criterion of trustworthiness is to give the reader enough details on the research process. In this study, theoretical knowledge that formed the ground for analysis was described in Chapter 3. In addition, both the data collection and the coding process were explained in detail in Chapter 5. The coding categories and incidents in the data were presented in Table 2 in Chapter 5.3. Moreover, the full code list was attached in Appendix II for review. In the results section (Chapter 6), original quotations were presented along with the research findings. From this perspective, the detailed description of the study process offers the reader a possibility to evaluate the study in terms of reliability, validity, and trustworthiness.

Two methodological aspects on triangulation are worth mentioning here (see Flick, 2009, pp. 444-453). First, the triangulation of different data sets and methods could have further increased the trustworthiness of this study. Second, inter-rater reliability could have been gained in a case of investigator triangulation (e.g. researchers code the same data independently and compare the results). However, these two methodological choices were not used because they crossed the practical boundaries and resources in which this study was tied on.

In addition to the methodological choices of the data analysis, it is important to take into account the method and the context of data collection. Interestingly, only few autobiographical accounts were referring to individual choices and personal characteristics as the causes of deprivation. This can be influenced by the bias that people are less likely to blame themselves for negative life events; if one sees that misfortunes are caused by external and changeable factors, one is more likely to stay optimistic and have better capabilities to cope with hardships (Weiner, 1985). In this case, the youths were asked to write about their poverty in a writing contest and the organizers of the contest promised to award the best writers. Therefore, one could assume that many writers would like to present themselves in a good light without reflecting too much of their own foibles that might have contributed to their deprivation. In addition, one could assume that participants would write in a way that makes readers

sympathize with them (e.g. by focusing only on the negative sides of poverty and deprivation). One can argue that these contextual factors can explain the lack of descriptions on how personal choices have contributed to the various forms of social and material deprivation.

Furthermore, the sample of this study was very confined; the writers were mostly females who were used to writing about their experiences. With this selection in mind, one can argue that the sample was well saturated and that this research caught the essential parts of the phenomena. However, it can be assumed that the most excluded youths (especially males) were missing from the sample since they have less interest and capacities to write about their lives. However, it can be argued that the youths who are used to writing and reflecting on their experiences show a good deal of resilience and demonstrate positive coping strategy capabilities. Therefore, these writers constituted a limited but very favourable sample for this specific study.

8. Conclusions and policy implications

This was a preliminary study on an area where there exists only little previous research. More research is needed to clarify how the causes and consequences of deprivation are understood and manifested in different social and political contexts. For instance, a typology of coping in low-income situations could be formulated to clarify how people battle against their social and material deprivation in everyday life. The main theoretical finding of this study was an integrated framework of deprivation (Figure 9) which ties together my sensitizing concepts (Chapter 3) and my results (Chapter 6).

Concluding remarks

The debate between individual and structural explanations of poverty is probably eternal (Royce, 2009). However, there are perspectives that strive to make linkages between the micro and macro-levels of analysis. For instance, instead of seeing personal agency as an either or question, it might be more rewarding to analyze the phenomena through ecological theory (Bronfenbrenner, 2001). According to a review by Huston & Bentley (2010), human development takes place through reciprocal and transactional processes instead of direct causation. Macro level factors, such as family policies, have an influence to micro level processes in everyday proximal contexts. Proximal contexts experienced by children (e.g. family relationships and living conditions) are mediators for negative or positive outcomes in terms of psychosocial development. These proximal processes are influenced by public policies and various institutional factors within a society (e.g. educational system and social safety nets).

The link between the unequal access to resources and the possibilities to fulfill human capabilities is undisputed since we can see that the more one has with regards to various resources (not solely material), the more one has the basic capabilities to live a flourishing life. In the contemporary world – relying strongly on markets and consumerism – social and economic disadvantages are central obstacles that limit individual capabilities from actualizing. In this light, we can argue that family background has a strong impact on young people's access to resources and overall well-being during the life course.

Especially in countries where the higher education system relies highly on student payments, children born in poor families have fewer opportunities for attaining strong educational attainment since education is clearly a market commodity (Dahlgren & Whitehead, 2007, p. 59). In Scandinavian countries, youths do not have the same financial barriers since children go to public schools and university fees are basically non-existent (Ministry of Education, 2005). However, there are cultural barriers that determine how much education is valued and how much a young adult gets intellectual stimulation and support from one's family. Little research has been done on how people experience these economic and cultural factors that eventually determine their socioeconomic status. In the future, qualitative and mixed method studies could further increase our knowledge on the lived experiences and daily struggles of people experiencing social and material deprivation. On the quantitative side, the next stage of my research could be formulating a new deprivation index that is rooted in the experiences of low-income youths themselves.

One of the main goals of the Nordic welfare state has been to balance the differences between socioeconomic groups and offer citizens equal developmental opportunities regardless of their social background (Kangas & Saari, 2009; Melkas, Lehto, Saarinen, & Santalahti, 2006; Saari, 2005a). However, we ought to ask if the changing Finnish welfare state is still able to offer equal opportunities for youths from diverse social backgrounds. Above all, the results of this study brought forth the question concerning the intergenerational cycle of deprivation (Moisio & Kauppinen, 2010). For example, those students whose parents are not able or willing to support them financially are in the most vulnerable positions. In Finland, the levels of student and other social benefits are lacking behind of general wage trend and upward social mobility seems to be lessening (Moisio, et al., 2011; Moisio & Kauppinen, 2010). There can be unforeseen negative effects on social cohesion if two things happen simultaneously: income inequalities between social groups rise and basic social safety nets weaken. This development could give rise to a Finnish underclass that consists of long term welfare recipients with growing social problems. In this scenario, the middle class would try to do their best to secure their own success. This would happen without feelings of solidarity towards the growing number of disadvantaged citizens. Moreover, the citizens

belonging to the middle class might see solidarity as a threat for themselves in a form of their own downward social mobility.

If we look at the recession in 1990s, the Finnish welfare state worked surprisingly well. The state was able to safeguard citizen's well-being and socioeconomic inequalities in Finland did not increase remarkably (Lahelma, et al., 2002). The universalistic system was able to provide safety nets, not only for the most disadvantaged, but for all the citizens whose well-being was under a threat. Currently, as an aftermath of the new economic meltdown in Europe, the basic welfare structures in Finland are probably challenged more than ever. Moisio et al. (2011) evaluated the level of basic social benefits in Finland and found out that "*most of the households living on basic benefits are unable to meet reasonable minimum living cost out of their income*". This is due to the fact that basic benefits have not been increased since 1990s and they have fallen behind the general wage trend. After taking housing costs into the account, the minimum subsistence in Finland is somewhat below the average among Western European countries (Moisio, et al., 2011). This raises questions about the future of the Finnish welfare state and its universalistic base. In other words, the stagnation of social benefits at the 1990s level has caused leakages in the Finnish social safety net in a way that might widen the health inequalities in the future.

The recent strategy of the Finnish Ministry of Social Affairs and Health states that Finland needs to have a strong foundation for welfare and health also in 2020 (Ministry of Social Affairs and Health, 2011). The strategy aims at a socially sustainable Finland by reducing differentials in health, providing adequate social protection, attaining longer working careers through well-being at work, and achieving a balanced economic and social development, among others. However, in the end, the content of public policies is shaped in the political sphere by politicians and political parties in power (T. Bryant & Raphael, 2006). There are also larger forces that play their part; globalization has already influenced the foundations of Finnish society by moving the production of market goods to cheaper countries, and the European Union has had an influence on restructuring the national social policy system (Kangas & Saari, 2009, pp. 203-204). At the same time, the generation of baby boomers is going to retire and the number of workforce will inevitably decrease (Lassila, Määttänen, & Valkonen, 2007). Projections have shows that the growing dependency ratio would require that the maximum number

of working aged citizens would stay employed and the retirement age would rise in order to fund adequate public services (OECD, 2010). Thus, Finland will meet numerous challenges in order to attain a sustainable social and economic development in the future.

Policy recommendations

Social psychology is a branch of science that aims at better understanding of our social world. Moreover, social psychology also has its history in changing the world for better (Helkama, 2006). Scientific knowledge can increase our understanding on the factors that influence on our well-being and also help to formulate policy recommendations for social change.[12] For instance, Helkama (2005, 2006) has concluded that social equality and social trust within a nation can foster economic competitiveness and new innovations. He asserts that increased inequality and one-sided focus on top know-how individuals can most likely decrease the nation's overall success at least in a longer time period (Helkama, 2005). Similarly, Hagfors and Kajanoja (2010) suggest that decreasing inequality along with investments into social security can increase the level of trust between citizens.

Based on the research on deprivation, health inequalities, and social determinants of health (Dahlgren & Whitehead, 2007; Marmot, et al., 2010; Mikkonen & Raphael, 2010; WHO, 2008), the efficiency of the following policy options should be evaluated to decrease the level of deprivation among youths in Finland: (1) increasing resources at the individual level by raising the minimum level of basic benefits to stop the widening income and health inequalities between social groups, (2) maintaining a strong commitment to ensure equitable welfare and health services regardless of wealth, gender or domicile also in the future, (3) enforcing new employment policies to increase the employment rate and the quality of working life, and (4) sustaining the sufficient level of progressive taxation to maintain social cohesion and to finance equitable public services and institutions.

[12] For example, Mikkonen & Tynkkynen (2010) have presented 50 concrete actions and policy recommendations to reduce health inequalities among Finnish vocational school students.

The existing research shows that universalistic policies targeted at the whole population are the most effective means of reducing poverty (Esping-Andersen, 1990; Korpi & Palme, 1998; Saari, 2005b). Therefore, Finnish citizens would need to actively discuss more about the future of the welfare state. The results of this study indicate that the foundations of the Finnish welfare state are changing and the new generation of youth might experience less social mobility and increasing amounts of cumulative and intergenerational disadvantages (Moisio & Kauppinen, 2010; Suoniemi & Rantala, 2010). If this development continues, it would be a fundamental change in the principles on which the Finnish welfare state was built on. We have already seen some of these changes happening without an extensive public debate. Finally, the future direction of our country is something that should not only be left in the hands of experts, corporate executives, and politicians. The Finnish citizens must be equally engaged in this debate. And therefore, at this present moment, the Finnish welfare state needs its citizens more than ever.

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Appendices

Appendix I. Essential resources in Western contexts (Hobfoll, 2001)

Conservation of Resources: 74 resources that have validity in many Western contexts (Hobfoll, 2001, 342)		
Personal transportation (car, truck, etc.) Feeling that I am successful Time for adequate sleep Good marriage Adequate clothing Feeling valuable to others Family stability Free time More clothing than I need* Sense of pride in myself Intimacy with one or more family members Time for work Feelings that I am accomplishing my goals Good relationship with my children Time with loved ones Necessary tools for work Hope Children's health Stamina/endurance Necessary home appliances Feeling that my future success depends on me Positively challenging routine Personal health Housing that suits my needs Sense of optimism Status/seniority at work	Adequate food Larger home than I need* Sense of humor Stable employment Intimacy with spouse or partner Adequate home furnishings Feeling that I have control over my life Role as a leader Ability to communicate well Providing children's essentials Feeling that my life is peaceful Acknowledgment of my accomplishments Ability to organise tasks Extras for children Sense of commitment Intimacy with at least one friend Money for extras Self-discipline Understanding from my employer/boss Savings or emergency money Motivation to get things done Spouse/partner's health Support from co-workers Adequate income Feeling that I know who I am Advancement in education or job training	Adequate financial credit Feeling independent Companionship Financial assets (stocks, property, etc.) Knowing where I am going with my life Affection from others Financial stability Feeling that my life has meaning/purpose Positive feeling about myself People I can learn from Money for transportation Help with tasks at work Medical insurance Involvement with church, synagogue, etc. Retirement security (financial) Help with tasks at home Loyalty of friends Money for advancement or self-improvement (education, starting a business) Help with child care Involvement in organisations with others who have similar interests Financial help if needed Health of family/close Friends
Note: * Although luxury resources, groups repeatedly admitted investing more in these two luxury resources than other resources they deemed more important.		

Appendix II. The coding of the data (Atlas.ti)

Code Family: Syyt - lapsuuden olot

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[Syyt - Avioero]
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[Syyt - Lama]
[Syyt - Perhe (huonot välit)]
[Syyt - Perhe (köyhyys)]
[Syyt - Perheestä saatu sos. ja kult. pääoma]
[Syyt - Perheväkivalta]
[Syyt - Vanhemman mielenterveysongelmat]
[Syyt - Vanhempien avioero]
[Syyt - Vanhempien päihdeongelmat]
[Syyt - Vanhempien työttömyys]
Quotation(s): 31

Code Family: Syyt - nykyinen SES

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[Syyt - Epäsäännölliset tulot]
[Syyt - Koulukirjat (lukio)]
[Syyt - Krooninen sairaus]
[Syyt - Kutsumusammatti]
[Syyt - Lapsen materiaaliset tarpeet]
[Syyt - Lapsi ja opiskelu]
[Syyt - Lomautus]
[Syyt - Maahanmuuttajatausta]
[Syyt - Mahdollisuuksien rajallisuus]
[Syyt - Matala koulutus]
[Syyt - Opintojen aloittaminen]
[Syyt - Opintojen ja perheen yhdistäminen]
[Syyt - Opintojen ja työn yhdistäminen]
[Syyt - Sairastuminen (fyysinen)]
[Syyt - Sairastuminen (psyykkinen)]
[Syyt - Työ (epävarmuus, määräaikaisuus)]
[Syyt - Työ matalapalkka-alalla]
[Syyt - Työ/koulutus taide-alalla]
[Syyt - Työkyvyttömyys (fyysinen sairaus)]

[Syyt - Työkyvyttömyys (mt-syyt)]
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Quotation(s): 71

Code Family: Syyt - elämänmuutokset

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[Syyt - Opintotuen loppuminen]
[Syyt - Opiskelu, palkaton harjoittelu]
[Syyt - Parisuhde (ero)]
[Syyt - Parisuhde (pettäminen)]
[Syyt - Sairaalalasku]
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[Syyt - Työkyvyttömyys (fyysinen sairaus)]
[Syyt - Työkyvyttömyys (mt-syyt)]
[Syyt - Työpaikan menettäminen]
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Quotation(s): 56

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[Syyt - Elinkustannusten jatkuva nousu]
[Syyt - Hammaslääkärikulut]
[Syyt - Kelan asumistuen takaisinperintä]
[Syyt - Kelan opintotuen takaisinperintä]
[Syyt - Kodinkoneen hajoaminen]
[Syyt - Korkeat lääkekulut]
[Syyt - Koulukirjat (lukio)]

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[Syyt - Kulutusluotot]
[Syyt - Lainanotto]
[Syyt - Lama]
[Syyt - Lääkekulut]
[Syyt - Opintotuen loppuminen]
[Syyt - Perheestä saatu sos. ja kult. pääoma]
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[Syyt - Rikkaiden välinpitämättömyys]
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Quotation(s): 54

Code Family: Seuraukset - psykologiset

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[Seuraukset - Epävarmuuden tunne]
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[Seuraukset - Masennus]
[Seuraukset - Negatiivisuus]
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[Seuraukset - Sisäinen köyhyys]
[Seuraukset - Stressi]
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[Seuraukset - Unettomuus]
[Seuraukset - Vähättely]
[Seuraukset - Yksinäisyys]
Quotation(s): 75

Code Family: Seuraukset - sosiaaliset

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[Seuraukset - Väkivalta]
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Quotation(s): 53

Code Family: Seuraukset - materiaaliset

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[Seuraukset - Ei varaa kodinkoneisiin]
[Seuraukset - Harrastuksista tinkiminen]
[Seuraukset - Homevaurio kotona]
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[Seuraukset - Ruoka, yksipuolisuus]
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Quotation(s): 51

Code Family: Selviytymiskeinot - psyykkiset

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Quotation(s): 105

Code Family: Selviytymiskeinot - sosiaaliset

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Quotation(s): 63

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[Selviytymiskeino MAT - PFC - Hyvä asunto]
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[Selviytymiskeino MAT - PFC - Ruuasta tinkiminen]
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[Selviytymiskeino MAT - PFC - Vanhempien tuki]
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[Selviytymiskeino MAT - PFC - Velkajärjestely]
[Selviytymiskeino MAT - PFC - Viikko- ja kuukaudibudjetit]
[Selviytymiskeino MAT - PFC - Vähällä toimeentulo]
[Selviytymiskeino MAT - PFC - Yhteenmuutto kumppanin kanssa]
[Selviytymiskeino MAT - PFC - Yrityksen perustaminen]
[Selviytymiskeino MAT/SOC - PFC - Ystävät (tal./sos. tuki)]
Quotation(s): 211

Code Family: Selviytymiskeinot - funktionaaliset

HU: AKK-nuoret66

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[Selviytymiskeino FUNC - PFC - Aktiivisuus]
[Selviytymiskeino FUNC - PFC - Alkoholin ja päihteiden käytön välttäminen]
[Selviytymiskeino FUNC - PFC - Alkoholinkäyttö]
[Selviytymiskeino FUNC - PFC - Harrastukset]
[Selviytymiskeino FUNC - PFC - Harrastukset (ilmaiset)]
[Selviytymiskeino FUNC - PFC - Harrastukset (marjastus ja sienestys)]
[Selviytymiskeino FUNC - PFC - Harrastukset, elokuvat]
[Selviytymiskeino FUNC - PFC - Harrastukset, jalkapallo]
[Selviytymiskeino FUNC - PFC - Harrastukset, käsityöt]
[Selviytymiskeino FUNC - PFC - Harrastukset, lenkkeily]
[Selviytymiskeino FUNC - PFC - Harrastukset, lukeminen ja kirjallisuus]
[Selviytymiskeino FUNC - PFC - Harrastukset, musiikki]
[Selviytymiskeino FUNC - PFC - Harrastukset, taide]
[Selviytymiskeino FUNC - PFC - Harrastukset, uiminen]
[Selviytymiskeino FUNC - PFC - Harrastukset, urheilu]
[Selviytymiskeino FUNC - PFC - Harrastukset, valokuvaus]
[Selviytymiskeino FUNC - PFC - Harrastus (marjastus)]
[Selviytymiskeino FUNC - PFC - Hyötyliikunta]
[Selviytymiskeino FUNC - PFC - Kekseliäisyys]
[Selviytymiskeino FUNC - PFC - Kävellen liikkuminen]
[Selviytymiskeino FUNC - PFC - Lisäkouluttautuminen]
[Selviytymiskeino FUNC - PFC - Luonnosta nauttiminen]
[Selviytymiskeino FUNC - PFC - Luovuus]
[Selviytymiskeino FUNC - PFC - Masennuslääkkeet]
[Selviytymiskeino FUNC - PFC - Opiskelu]
[Selviytymiskeino FUNC - PFC - Rutiinit]
[Selviytymiskeino FUNC - PFC - Sinnikkyys ja yritteliäisyys]
[Selviytymiskeino FUNC - PFC - Tunnollisuus]
[Selviytymiskeino FUNC - PFC - Tupakointi]
[Selviytymiskeino FUNC - PFC - Ulkona liikkuminen]
[Selviytymiskeino FUNC - PFC - Vastuunotto]
[Selviytymiskeino FUNC - PFC - Yritteliäisyys]
Quotation(s): 64

ABBREVIATIONS:

PSY = Psychological
SOC = Social
MAT = Material
FUNC = Functional-behavioral
PFC = Problem-focused coping
EFC = Emotion-focused coping

Appendix III. The quotations of the study in the original language (Finnish)

6.1.1. Childhood circumstances

Köyhyys on aina ollut olennaisena osana elämässäni. En syntynyt kultalusikka suussani rikkaaseen perheeseen materialla hemmoteltuna, vaan tavalliseen velkaiseen työläisperheeseen. (004.)

Olen syntymäköyhä. Vanhempani eivät ole koskaan olleet rikkaita joskaan eivät niin kutsuttuja sosiaalitapauksiakaan. Kumpikin on lähtöisin vaatimattomista oloista, eikä kumpikaan ole kouluttautunut kovin korkealle. (017.)

Köyhyyden sanotaan periytyvän siinä missä ehkä jotkin fyysiset ominaisuudet. Olisi liian kohtalonomaista sanoa, että kerran köyhä on aina vain köyhä tai että köyhien lapsista tulee aina köyhiä tai pienituloisia. Silti, nyt parikymppisenä asun pienessä muuttotappiokunnassa - ja huomaan rahojen olevan tiukalla. Epätietoisuus ja epävarmuus ovat läsnä. (011.)

Vanhempani ovat aina olleet maanviljelijöitä, eikä rahan saaminen vanhemmilta ole koskaan ollut meille lapsille itsestäänselvyys. Voin kertoa, että maanviljelijöiden tuloilla ei paljon herroiksi elellä. Velkaa ja menoja vanhemmillani on aivan liikaa, joten lapsena sai tottua siihen, että kaikkea ei voi saada. (027.)

Olen lukiolainen, joka on koko pienen ikänsä elänyt köyhyydessä. Äitini on lähihoitaja, isäni tuottamatonta bisnestä pyörittävä pienyrittäjä. Rahaa ei ikinä lapsuudessani ollut mihinkään ylelliseen, mutta rahattomaan elämään tottui kyllä varsin nopeasti. (010.)

Kuopuksena minua yritettiin varjella, eikä kaikkia asioita kerrottu minulle suoraan vaan oletettiin, että ajan kanssa tulen ne itse ymmärtämään. Köyhyyden todellisuus tarjoiltiin siis pieninä palasina kerrallaan. (014.)

Kasvoin köyhässä perheessä. Sain pienestä pitäen kuulla jatkuvasti saman lauseen: "ei ole rahaa". (005.)

Vanhempieni taloudelliset vaikeudet alkoivat siitä. Isäni terveys alkoi horjua, niin fyysinen kuin psyykkinenkin. Vuonna 1996 diagnosoitiin keskivaikea depressio, muutama vuosi myöhemmin keuhkoahtauma. (065.)

Opin jo pienenä, millaista on köyhän elämä. Isäni sairastui vakavasti ollessani puolivuotias ja hän jäi sairaseläkkeelle ja äitini meni opiskelemaan. Opin siinä, ettei voi kaikkea saada mitä haluaa. (058.)

Aluksi me yritettiin siskon kans pitää siitä huolta, olihan se kuitenki meidän mutsi. Vaan ei me kauaa jaksettu, päätettiin vaa antaa sen olla, ku ei se kuitenkaa mitään töitä hakis. Siskon oli pakko painaa duunia kellon ympäri auttaakseen mua ja mutsia: mutsi oli päästänsä pimee ja mä liian nuori tekemään mitään. Mä vaan vahdin mutsia, et se ei tekis mitään järjetöntä. (028.)

Mä oon kasvanu siellä ja täällä, loppujen lopuks kuitenki nuoruuden laitoksissa joka ei tosissaan ollut mun oma valinta, oli alkoholismii ja väkivaltaa kotona, uusioperheiden arkea kai...ekan kerran mut taidettii huostaanottaa siks kun mun äiti unohti mut moneks kuukaudeks kotiin, oli lähteny jonku äijän matkaan. No, mun elämän tarinaan löytyis enemmän surullisia sanoja kun taivaalla on tähtiä, enemmän kyyneliä kun meressä on kaloja, mut mä haluun supistaa mun tarinan yhteen lauseeseen et tää ei ollu mun valinta. (041.)

6.1.2. Socioeconomic status

Köyhyys ei ole vieläkään täysin ohi, vaikka opiskelut ovat päättyneet ja olen juuri aloittanut työelämän. En osaa kuvitella tilannetta, jossa voisin olla rauhallisin mielin tulevaisuudesta. Tämän hetkinen työni kestää vain muutaman kuukauden, jonka jälkeen saan taas etsiä uutta paikkaa. Minulla on melkein 4000 euroa opintolainaa maksettavana ja lähes 500 euron kuukausivuokran asunto. En todellakaan voi kuvitella hankkivani lapsia, vaikka olen parisuhteessa ja haluaisin. (029.):

Opiskelin joka tapauksessa loppuun asti ja 27-vuotiaana minusta tuli filosofian maisteri taiteen alalta. Työtilanne ja työmahdollisuudet lähestulkoon mahdottomia eli aloitin valmistumiseni jälkeen "työelämäni" työttömänä. (039.)

Köyhyys koitti, kun pääsin oman alani hommiin museoon. Töitä on tarjolla satunnaisesti, minut hälytetään työhön joko sairaslomien tai parin kuukauden projektien ajaksi. Huonolla tuurilla puhelin ei soi moneen kuukauteen. Silloin käteen jää vuokran jälkeen sata euroa kuussa. Sen pitäisi riittää puhelin- ja muihin laskuihin, matkustamiseen sekä elämiseen. (038).

Kahdeksantoistavuotiaana sain ammatin valkolakin sijaan. Ylpeys vaihtui kuitenkin nopeasti katkeraksi pettymykseksi kun tajusin, ettei puutarhurin tutkinnolla ollut enää mitään merkitystä työmarkkinoilla. (040.)

Sain paikan painepesijänä lihatehtaalla. Työ oli koko tehtaan ja kaikkien koneiden puhdistamista ja desinfioimista lihanleikkaajien jäljiltä työpäivän päätteeksi. Tanssiminen pöydillä ja laitteiden ympärillä kiemurtelevan vesiletkukobran kanssa oli fyysisesti raskasta, mutta olin vahva ja ketterä. Paineveden suihku sinkosi veren, lihan ja ihran palat korkealle ilmaan, roiskutti ne suojavaatteille ja liimasi kasvoille. Illalla suihkussa niitä sai suljetuin silmin pestä hiuksista asti, muistot teräskoukuissa roikkuvien sikojen ja nautojen nyljetyistä ruhoista verkkokalvoilla vilkkuen. Verellä ja rahalla on sama raudankarvainen maku. (040.)

Olen vastikään täyttänyt kaksikymmentäseitsemän. Olen eläkkeellä, ollut jo neljä vuotta, psyykkisten ongelmien takia. (015.)

Ensimmäiset ammattia tavoittelevat opintoni katkesivat masennukseen ja paniikkihäiriöön. (018).

Koulutuksen jälkeen tuli taas masennus, ja olen siitä saakka ollut työttömänä, vaikka olen yrittänyt etsiä töitä, en ole onnistunut saamaan sitä vielä. Olen ollut nyt yksin pojan kanssa jo 7 kuukautta mikä on ollut todella vaikeaa aikaa kun joudun maksamaan kaikki laskut yksin. (037.)

Minulle on mahdoton ajatus käydä töissä vielä opiskelun lisäksi jo poikanikin takia, mutta myös koska sairastan nivelreumaa enkä todellakaan jaksaisi enää panostaa opiskeluun työskentelyn rinnalla. Niinpä siis meitä elää kolme ihmistä lähinnä mieheni palkan turvin. (023.)

Näyttää siltä että olen elinkautisvankina sairaudessani [rheumatism], sairaslomalla jonka loppua ei näy, ja elän tästä eteenpäin toimeentulotuella. (024.)

Olen jatko-opiskelija ja pätkätyöläinen. Elän kädestä suuhun ja tiedän työllisyystilanteeni aina vain muutamaksi kuukaudeksi eteenpäin. Kuukausituloni eivät ole koskaan ylittäneet tuhatta euroa. (045.)
Olen kokeillut työssä käymistä opiskelujen ohella. Jaksoin kuukauden myydä puhelimella lehtiä vastahankaisille pirulaisille, kolmena iltana viikossa, viisi tuntia illassa. Se on kai aika vähän. Silti minä olin koko ajan uupumuksesta sijoiltaan. (049.)

Opiskelu oli todella rankkaa, varsinkin lapsen ja kodinhoidon ohessa, että ei sitä kovin aktiivisesti alkanut työtä etsimään. (004.)

Kun toinen tyttäremme syntyi vajaan kahden vuoden päästä, olin edelleen opiskelija. Luin vauvan päiväunten ajan tentteihin ja suoritin, minkä pystyin. Opintotuki toi kaivattua lisää tuloihimme, mutta tarkkana sai olla jatkuvasti. (066.)

6.1.3. Sudden life changes

Äiti kysyi, mikä hauta-arkku näytti mielestämme parhaalta, vaikka tiesi, että joutuisimme ottamaan halvimman vaihtoehdon. "Voi, hyvä ihme", minä mietin. Miten meillä olisi rahaa? Mistä ihmeestä saamme rahat? Ei tätä jaksa, ei jaksa. Isä on kuollut, ja suurin huolenaihe on raha. (007.)

Toisaalta dramaattiset elämänmuutokset vaikuttavat varallisuuteen, kuten työttömäksi joutuminen, sairastuminen tai erilaiset riippuvaisuudet, on monia asioita mihin ei monesti henkilö itse voi vaikuttaa. (005.)

Muuton kanssa samoihin aikoihin mieheni irtisanottiin melko yllättäen pitkäaikaisesta työstään. Luotettavana ja osaavana työntekijänä hän kuitenkin työllistyi piankin uudelleen, pienempään yritykseen. Harmiksemme yritys meni alta aikayksikön konkurssiin, ja jälleen olivat työt tipotiessään. Senpä jälkeen elossamme onkin vuorotellut työttömyys ja työjaksot molempien kohdalla. (055.)

Lapsen syntyessä perheen tulot yleensä putoavat tuntuvasti ja menot taas nousevat vieläkin rajummin. (018.)

Heti pojan syntymän jälkeen mies menetti työpaikkansa uuden omistajan myötä. Oltiin molemmat työttömiä ja rahattomia ja velkaa pilviin saakka. Ei ostettu mitään eikä käyty missään ja silti rahat eivät riittäneet kun laskut piti maksaa. (037.)

Ero uhkaa pienten lasten vanhempia, joilla rahahuolet yhdistettyinä tavanomaiseen väsymykseen ja univelkaan ovat onnistuneet hautaamaan yhteistä onnea jonnekin piiloon, josta sitä ei osata enää kaivaa esiin. Taloudellisia ahdinkoja ennaltaehkäisemällä pidettäisiin taatusti useimmat perheet ehjinä. (018.)

Olen aivan lopussa, mulla ei ole rahaa ja lapsi ja opinnotkin pitäisi hoitaa. Onneksi pääsin perheasiainkeskukseen kriisiajalla juttelemaan perhetyöntekijän kanssa. Se ei vaan paljon auta, kun aikaa on kerralla vaan 45 minuuttia. Lääkäri määräsi mulle nukahtamislääkettä, mutta en saa ottaa sitä, kun olen Siirin kanssa kahdestaan. Kätevää,

nythän me nimenomaan ollaan kaksistaan. Valitin lääkärille, etten pysty syömään mitään, mutta se sanoi, ettei se aikuiselle niin vaarallista ole. Tämä on ihan kamalaa. Olen ihan hirveän huolissani Siiristä, kun se on saanut niin huonot vanhemmat. Mut mä en vaan jaksa enää. (030.)

Kun toinen tyttäremme syntyi vajaan kahden vuoden päästä, olin edelleen opiskelija. Luin vauvan päiväunten ajan tentteihin ja suoritin, minkä pystyin. Opintotuki toi kaivattua lisää tuloihimme, mutta tarkkana sai olla jatkuvasti. Tällä kertaa tiesimme kuitenkin jo meitä kohtaavan todellisuuden, eikä se päässyt masentamaan. Tiesimme hyvin, että lapsista palkitaan ihan muilla kuin taloudellisilla hyödyillä. Olimme myös jo rutinoituneita köyhäilijöitä: haukansilmäisiä oranssien hintalappujen ja paljousalennusten kyttääjiä - loppukuusta vuorotellen kummankin vanhempien kotona ruoka-aikaan tuttu näky. (066.)

Joskus käy niin, että se, mihin ei olisi varaa, on hankittava ja sen jälkeen menee viikkoja tai jopa kuukausia, että saa talouden taas siihen epätasapainon rajalle. (005.)

Entä jos pesukone hajoaa ja olen syönyt säästöni? (009.)

Sitten sairastuin. Olin juuri ostanut ensiasunnon ja työtkin vähenivät kunnes jäin sairauslomalle. Kun työnantajani kuuli, että sairasta masennusta, hän ei enää antanut minun tehdä töitä, koska "masentuneet ihmiset voivat tehdä mitä vaan". Niin meni työpaikkakin ja asunto piti myydä**.** (005.)

Olen köyhä ja vielä mielenterveyskuntoutuja ja ne ovat asioita, joita ei oikein uskalla ääneen sanoa. Tämä hektinen nyky-yhteiskunta ei sitä salli. (005.)

6.1.4. Contextual factors

Tuli se Lama, joka oli suuri ja musta ja pelottava asia. Ja sen kaverina tuli Konkurssi, joka oli vielä pelottavampi. Me seurattiin joskus ikkunasta tuleeko iso paha verokarhu kylään ja me leikittiin ettei me olla kotona sammuttamalla valot ja hiippailemalla kumarassa. Sitten ne halusi isin rakentaman talon ja meidän auton ja peräkärryn. (052.)

Mun äiti oli ja on edelleen alkoholisti, mun vanhemmat eros laman aikoihin, meille kävi niinku monille muille, lama repi meijän perheen talouden ensin hajalle ja sit kaiken muun. Vanhemmat ei kestäny sitä kaikkee painetta, äiti dokaa edelleen ja isä on edelleen velkavankeudessa raataen töitä täysin sieluttomana. Näin kun aikuisena kattoo sitä kaikkea aikuisen silmin niin siitä se lähti, ja siitä lähti kans mun elämän koulu. (041.)

Perheeltäni en ole saanut mitään apuja enkä tule koskaan saamaankaan. Olen aina yrittänyt ratkaista ongelmani yksin ja pärjännyt parhaani mukaan, mutta ei se riitä enää. Tällä hetkellä mikään ei innosta kun on niin paljon rahaongelmia. (037.)

Meille erityistä harmia ja hankaluutta on aiheuttanut erilaisten tukimuotojen päällekäisyys. Pahimmillaan lapsiperhe voi joutua elämään monen eri tuen ja avustuksen varassa. On työttömyystukea, kodinhoidontukea, hoitolisää, asumistukea ja toimeentulotukea... Ja mitä vielä. Kaikkea saa anoa erikseen ja eri lomakkeella, päätöksiä odottaa ja tarkistuksia toimittaa. (034.)

Sosiaalitoimiston virkailija oli todennäköisesti hyvin kyllästynyt palvelemaan päivästä toiseen rahan puutettaan valittavia asiakkaita, koska hän oli hyvin lyhytsanainen, hymytön ja hyvin vaikeasti lähestyttävä. (032.)
Muodin perään haikailemisesta tuli muutenkin ongelmia. Halusin itsepäisesti pysyä trendien mukana ja ihailemissani sosiaalisissa piireissä. Vaikka olin köyhä, halusin minäkin käydä baareissa ja klubeilla. Budjettini ei tietysti siihen riittänyt, sillä yksi ilta baarissa saattoi syödä koko viikon käyttörahat. […] Minulla ei ollut kuluttamiseen varaa, mutta minut oli aivopesty himoitsemaan samaa elämäntyyliä mitä muutkin. Oliko köyhyys minun oma vikani vai yhteiskunnan, riippuu näkökulmasta. (029.)

Asun asunnossa jonka vuokra on 725 euroa, lisäksi pitäisi maksaa vesi, sähkö, puhelin, vakuutukset, ruoka, vaatteet, lääkärit, päivähoitomaksu, netti ja muut pakolliset. Mun tulot ovat opintotuki, asumistuki ja lapsilisä. (030.)
Tiedän ja olen oppinut, että esimerkiksi kulutusluotot ovat kannattamattomia, niitä on vain ollut miltei välttämätön ottaa esimerkiksi auton hankintaan ja remontin toteuttamiseen. Silti niiden maksamiseen korkeine korkoineen liittyy tunne, että selviääkö niistä milloinkaan. (055.)

Joskus vähän säälin ihmisiä, joilla on niin isot tulot, että heillä ei oikeastaan ole käsitystä siitä, mitä kaikki oikeastaan maksaa. Samalla pelkään, että nämä samat ihmiset ovat määrittelemässä työttömyyskorvauksen ja toimeentulotuen suuruutta. (005.)

Tuntuu, että rikkaat ihmiset ovat pahoja, välinpitämättömiä paskiaisia. Kateus mönkii matona mahassani. Pelkään, että jos itse joskus tulen rikkaaksi, minua ei lainkaan kiinnosta köyhempien ahdinko. Ihminen unohtaa nopeasti. (033.)

Ihan kaikkea ei elämässä voi valita kuitenkaan. Kuoppaan saattaa langeta, vaikka kaikkensa olisi tehnyt ja tekisi. (034.)

6.2.1. Psychological consequences

Masennut niin että asenteesi ja ajatuksesi ovat kaikki negatiivisia, muistat vain ikävät asiat, tapahtumat ja ihmissuhteesi elämässäsi ja koet olevasi epäonnistunut kaikessa. (004.)

Entä kun köyhyys ei enää ole pelkästään rahatilanne, vaan kun se syö mielen? Väsynyt ihminen ei jaksa edes ajatella parempaa, ja kaikki alkaa ajatuksesta, ideasta. Jos ei jaksa nousta aamulla sängystä ylös, ei jaksa nähdä enää huomistakaan eikä vastaanottaa ideoita. Ei ole tulevaisuutta; kaikki jatkuu samana. Ihmisen ei ole hyvä elää menneessä eikä tulevassa, mutta ihmismieleen kuuluu kuitenkin ajatukset tulevaisuudesta. (011.)

Hyvä vaan ettei hän sylkäise ajatuksiaan suoraan naamallesi, toteamalla että "OLET LAISKA JA ARVOTON LUUSERI!". Sellaiseksi sinä itsesi tunnet ja pelkäät että joku todella vielä sanoo sen ääneen. Työtön ihminen todella uskoo, luulee ja kuvittelee olevansa muita huonompi ja uskoo että on ansainnut kaiken sen arvostelun, halveksunnan ja ylenkatseen. Vain siksi ettei ole töissä. (004.)

Asenteiden psykologiset vaikutukset näkyvät pitkään, kun on kasvanut olemaan huonompi, se on niin osa itseä ettei sitä edes huomaa. (059.)

Köyhyys on jättänyt leimansa. Opettelen arvostamaan itseäni. Minun on vaikea kuvitella, että itsekään kelpaisin minkäänlaiseen työhön tai että minua tarvittaisiin tässä yhteiskunnassa. (046.)

Luokkayhteisöissä nämä asiat selviävät, mutta usein lapsi koittaa salata sitä. Hän tajuaa jo varhain miten suuri merkitys rahalla on, ja kuinka se määrittelee muiden suhtautumista. Hän katsoo leluja, joita kavereilla on. Muilla on uudemmat kännykät ja hienommat vaatteet; hänellä itsellään ei ehkä ole laisinkaan puhelinta ja hänen vaatteensa ovat kirpputoreilta. (011.)

Tässä kulttuurissa pahinta köyhyydessä on varmaankin syyllisyys, tunne joka musertaa ja syö kaiken kyvyn aloittaa mitään. Syyllisyys omasta olemisesta, kaiken ainainen selittely ja puolustelu. (059.)

Tänä päivänä ihmisyyden mittana on raha ja menestys, joten tällä logiikalla köyhä työtön on siis huono ihminen. Häpeää aiheuttaa myös - ainakin minulle - se, ettei pärjää itse, vaan täytyy elää toisten avulla. (013.)

Köyhyys ei ole vain puutetta materiasta. Se on paljon muuta, ja se ulottuu paljon syvemmälle ihmiseen. Köyhyys on kytketty monesti työttömyyteen, ja molemmilla on häpeänleima. Molempien ajatellaan olevan yksilön omaa syytä, sillä hän ei uhraa tarpeeksi itseänsä eikä siten haluakaan pyrkiä parempaan. Hän vain valittaa, mutta ei tee mitään. Huomaan häpeäväni sitä, että olen työtön ja olen köyhä. (011.)

Enkä jaksanut edes naurahtaa sille miljoonia takovalle tomppelille, joka hurskaasti ilmoitti, ettei raha tuo onnea. Ei varmasti tuokaan, mutta turvallisuuden tunteen se antaa. Varmuuden siitä, ettei putoa tyhjään. (065.)
Ahdistus kasvaa umpikujajuoksun kiihtyessä. Minua stressaa paitsi tulevaisuus myös jokapäiväinen leipä, vuokra, laskut sekä lukuisat muut hiljalleen kasautuvat menoerät. Tässä vaiheessa kukaan ei kysy minulta miksi. Kaikki vain vaativat toimimaan. (064.)

6.2.2. Social consequences

Taloudellinen riippuvaisuus toisista saa tekemään ihmeellisiä asioita, se saa ihmisen huijaamaan itseään ja hyväksymään vääränlaisia asioita osaksi omaa elämää. (059.)

Köyhä nyky-Suomessa on melkein aina riippuvainen jostakin järjestelmästä, tahosta tai toisesta ihmisestä. Oikeanlainen riippuvuus ja yhteistyö on hyvästä, mutta jos kaikki toimeentulo on kiinni jonkun toisen sanasta ja päätöksistä, elämästä tulee kestämätöntä. (059.)

Lapsi huomaa olevansa erilainen. Ja muut lapset huomaavat sen yhtä hyvin. Erilaisuus voi olla mitä tahansa, eikä se edes ole aina erilaista. Lapset tietävät millainen heidän perheensä on, ja sen miten varakas tai köyhä se on. Olin erilainen, olin yksinhuoltajan lapsi, jolla ei ollut juurikaan sidettä isäänsä - vaikka olisin saanut luotua siteen, jos olisin halunnut. Olin liian lyhyt, liian lihava, liian finninen - ja olin köyhä. Niistä kaikista kuulin. (011.)

Pitäisköhän mun käyttää täs synonyymiä sanalle köyhä, mitä muut ihmiset käyttää, ne jotka ovat parempia kun me, esim. sana sossupummi kuulostaa hyvin osuvalta, sehän suomessa niiden niin kutsuttujen parempien mielestä on synonyymi sanalle köyhä ja toiselta merkitykseltään myös sossupummi tarkoittaa saamatonta ja sitä että itse haluaa olla sitä. (041.)

Osui ja upposi. Neiti pirtsakka [sosiaalityöntekijä] oli melko taitava heittelemään sanallisia puukkojaan ja vielä myöhemmin hän estoitta kävi niitä vääntelemässä. Purin huulta, olen nimittäin helposti itkettävää sorttia ja mitäpä pienellä syyllistämisellä ei saisi aikaan. (009.)

Köyhyys lapsiperheessä tietää toistuvia perheriitoja lähes takuuvarmasti, sillä kenen pinna ei mahdottomien laskupinojen kasvaessa kiristyisi? Perhe-elämän pyörittäminen on haasteellista jo ilman rahahuoliakin. (018.)

En koskaan sanonut kenellekään, ettei mulla ollut yhtään rahaa. Jos joku pyysi jonnekin, mulle ei vaan sopinut tai sitten katosin liiallisista rahamestoista aina sopivasti paikalta. (016.)

Tuttu kutsui eilen kahvioon, mutta minulla ei ollut varaa teehen. Tuntuu ikävältä käydä paikoissa, joissa muut ostavat jotain. Tuntuu, että ympäröivä maailma saa aikaan tarpeen sisustaa, ostaa uusia vaatteita, kodin elektroniikkaa ja ylipäänsä kuluttaa. (046.)

Tuntui toisilla olevan varaa harrastuksiin ja vielä juhlimiseen. Silloin koin olevani syrjäytynyt, kun en voinut osallistua illanviettoihin opiskelutovereideni kanssa. (005.)

Kun olet pitkän aikaa työttömänä ja eristäytynyt kokonaan muusta maailmasta neljän seinän sisälle, tulet araksi mökkihöperöksi joka ei enää uskalla eikä haluakkaan lähteä mihinkään, kaikkein vähiten työnhakuun. (004.)

6.2.3. Material consequences

Köyhyyshän on sitä, ettei ole varaa edes kaikkiin välttämättömyyksiin ja koko ajan on käytävä sisäistä kamppailua itsensä kanssa siitä, mitä jättää ostamatta. (005.)

Kaikista vaikeinta tiukassa budjetissa kuitenkin oli se, ettei ollut varaa niihin viihdykkeisiin, joita muut hankkivat. Minä en koko vuoden aikana vuokrannut yhtäkään elokuvaa, ja ostettuani kaksi cd:tä todistin henkilökohtaisesti, että ihminen todellakin pärjää ilman kunnon lämmintä ateriaa. Luojan kiitos minä en pidä illanvietoista baareissa, koska sellaiseen minulla ei koskaan olisi ollut varaa. Yksinkertaisesti sanottuna, kaikki sellainen mitä tavalliset ihmiset tekivät rentouttaakseen tai viihdyttääkseen itseään, jäivät väliin. (048.)

Lopulta löysin nykyisen asuntoni, kuudentoista neliön yksiön rumalta kerrostaloalueelta. […] Parvekkeen ovi oli niin huonosti eristetty, että kylmyys virtasi sisälle asuntoon. Sitten eristin oven maalarinteipillä. Ratkaisu on kieltämättä ruma, mutta ainakaan ei tarvitse enää nukkua pitkät kalsarit jalassa. (010.)

Nousen ylös ja paljaille jaloille lattia tuntuu viileältä, kun asunnon ikkunoidenkarmit päästävät ilmaa lävitseen. Minulla ei ole vaihtoehtoja - oli tärkeintä saada edullinen asunto, että köykäinen opintotuki riittää muihinkin laskuihin. Puen vaatteet rivakasti päälleni, ettei kylmä kerkeä tarttua iholle. (020.)

Asunnossa jossa asuin, oli paha homevaurio ja kaikki tekstiilit menivät käyttökelvottomiksi allergiaa minulle aiheuttavien homeitiöiden ja homeen hajun takia. (032.)

Elämme kaupungin laidalla kolmiossa, jonka kylpyhuoneen seinät pullistelevat kosteusvaurion merkiksi. Ennen kuin jääkaappi vaihdettiin vuokranantajan toimesta, muurahaiset vaelsivat kaapin tiivisteistä sisään. (061.)

Kauppa tietenkin on se tavallisin paikka missä sen tuntee. Aivan arkinen ruokakauppa on hyvä esimerkki. Tuotemerkkien hintaa vertaillaan, ja kalliimpia tuotteita ei voi ostaa. (011.)

Mieleeni on piirtynyt vahvasti myös aika, jolloin söimme aamupalaksi puuroa, päivälliseksi puuroa ja iltapalaksi puuroa. Ajattelin, että ruokavalio on varmaan väliaikainen, enkä rohjennut heti puhua siitä äidille, vaan odotin, josko tällainen puuron syönti piankin loppuisi. Varmaan viikon päivät maltoin olla hiljaa kunnes varovaisesti tiedustelin äidiltäni koska tämä puurokausi oikein loppuu. Äidin epämääräinen vastaus: "Sitten kun saadaan rahaa" hiljensi minut täysin. Alistuin ja sen jälkeen en asiaa enää kysellyt. (014.)

Tuskin kukaan haluaisi lapselleen puutostauteja ja vain sen johdosta, kun sähkölasku piti maksaa kiukkuiselle perintätoimistolle välittömästi. Meidän perheemme maksaa mieluummin terveydestä kuin sairaudesta, minkä voi käsittää silläkin tavalla, että mieluummin satsaamme vähistäkin varoistamme kunnolliseen ruokaan tänään kuin maksamme heikon ravinnon aiheuttamien sairauksien kuluja tulevina vuosina. (018.)

Vaatteet kuluivat nopeasti kun ei ollut useampia housuja tai kenkiä. Kirpputorilta ei aina löytynyt sopivia, joten jouduin harsimaan ratkenneita housunsaumoja ja peittelemään niitä pitkillä paidoilla. Kuljin pitkään haljenneilla kengänpohjilla. (046.)

6.3.1. Psychological level

Pieniä asioita ja rahasta riippumattomia ilonlähteitä oppii arvostamaan ja niiden olemassaolon kai paremmin huomaakin silloin, kun ei ole turhaa ostoshysteriaa päällä. (018.)

Jos jään hautomaan mielessäni niitä maailman ihmeellisyyksiä, ihania asioita joita minulla ei ole, tulen surulliseksi. Mutta kun nostan katseeni loskakadusta, näen arvokkaimman omaisuuteni: taivas on kaunis. (056.)

Kun jonain päivänä taas poimin sähkölaitoksen karhukirjeen eteisen matolta ja kiukuttelen jääkaapin valoille, toivon pystyväni palauttamaan mieleeni ne 90 prosenttia, joilla menee heikommin. (065.)

Köyhyys on suhteellista. Sitä mitataan eri maissa eri tavalla. Maailman kaikista köyhistä minä olen kuitenkin aika hyvässä asemassa. Minulla on säännölliset tulot, katto pään päällä ja hyvä tukiverkosto. (005.)

Ihmiset joilla on läheisiä, ovat rikkaita. Meillä täällä Suomessa on puhdas luonto ja kauniita maisemia, se on rikkautta. Ja meillä on Suomessa vielä kuitenkin toimiva sosiaalihuolto, kenenkään ei tarvitse kuolla nälkään. Joten vaikka rahaa ei ole, niin kauan kun minulla läheisiä, rakkaita ihmisiä, olen rikas, rikas rakkaudesta ja se pennin venytys sen rinnalla ei tunnu niin pahalta. (062.)

Jostakin tuntemattomasta nouseva elämänilo, tiedonjano ja haaveet pitävät yllä toivoa ja kannustavat jatkamaan. Niissä on uskomaton voima, ne muuttavat huomisen aurinkoiseksi. Sade väistyy, tehtyään ensin ilman raikkaaksi hengittää. Kokemus ja tieto tekevät minut vapaaksi. Köyhänäkin olen rikas, koska olen vapaa. Toivon etten ikinä menetä vapauttani rahan ja tavaran tavoittelulle. (059.)

Niinpä, Herra antaa eväät päiväksi kerrallaan, eikä kukaan vielä ole millään tavoin hyötynyt siitä, että kantaa huomisen murheita jo tänään. "Katsokaa taivaan lintuja, eivät ne työtä tee, ja kuitenkin Isämme Jumala joka päivä ne ravitsee". Siispä päivä kerrallaan tästä eteenpäin. (013.)

Elämän virrassa toiset kelluvat korkealla ja toiset vähän syvemmällä. Tärkeintä veden alle jouduttaessa on pidättää hengitystä ja olla joutumatta paniikkiin. Ne jotka eivät osaa uida, hukkuvat. Minä olen oppinut uimaan. (040.)

Olitpa sitten köyhä tai rikas aina oloneuvoksesta presidenttiin niin sen perusteella sinua ei voi luokitella hyväksi tai pahaksi, eikä sen perusteella voi tietää millainen olet ihmisenä. (004.)

Tärkeintä on löytää omassa elämässä ja mielessä sellainen tila, jossa voi olla oma itsensä sellaisena kuin tämänhetkisessä tilanteessa on. Köyhyydestä selviäminen on ainakin omassa tapauksessani ollut täysin kiinni omista henkisistä voimavaroistani, ja tällaisen kokemuksen jälkeen ainakin kokee kasvaneensa ihmisenä. (001.)

Osaltaan toki tilannettamme helpottaa se, ettei opiskelu ole pysyvä asiantila, vaan toivomme joskus saavamme töitä ja pystyvämme jopa joskus ostamaan asunnon ja auton. (001.)

6.3.2. Social level

Ihanaa asua omassa kodissa vaikka se tarkoittaakin samassa kaurapuuroa päivällisenä, äidin ja isän rikkinäisiä vaatteita. Sitäkin ettei lomailla missään koskaan. Silti omassa kodissa, kaikki yhdessä. Tässä on kaikki mitä tarvitaan. (019.)

Lapsen onni voi rahallisesti köyhässä perheessä pulputa aivan muista lähteistä kuin omaisuuden keräämisestä. Perheessä leivotaan yhdessä leipää ja laitetaan kotiruokaa. Yhdessäololle on enemmän aikaa, kun ei vietetä kulutusjuhlia iltaisin. Rakkaiden läheisyys ja hellyys on ilmaista. (018.)

Onneksi minulla on ihana poikaystävä, joka lainaa minulle rahaa, kun vain kehtaan pyytää. Niinpä niin. Joillakin on rahaa, mutta ei rakkautta. Minulla rakkautta, mutta ei rahaa. Olen onnellinen, koska minulla on rakkautta elämässäni, ja rakkaus auttaa jaksamaan tämän köyhyyden yli. (027.)

Minut pelasti mielestäni loppujen lopuksi rakkaus. Puhun muodossa pelasti, koska niin minusta silloin ja ehkä vieläkin tuntuu. Nyt sitä on vaikeampi myöntää. En kyllä ymmärrä miksi, mutta niin vain on. (007.)

Eikä avun tarvitse olla edes sitä taloudellista, vaan kyllä sekin auttaa, että minua kohdellaan ihmisenä muiden joukossa ja että asioistani ollaan kiinnostuneita. (001.)

Toverini yllättivät minut tulemalla kylään viskipullon kanssa. Istuimme yömyöhään, joimme ja he keskustelivat asioista. Minä istuin ja kuuntelin. Se tuntui mukavalta. Tupakoimme sisällä ja minusta tuntui, että kannatti elää.

(042.)

Ja kun en useinkaan virkailijoilta ymmärrettävää vastausta saa, useinkin tarkistan asian suoraan joltakin ystävältä, joka elää tai on vastikään elänyt samantyyppistä elämänvaihetta. Tuolloin saa sellaisen vastauksen, jonka pohjalta voi omaa tilannettaan aidosti puntaroida. (055.)

On vaa jotenki ihan käsittämätöntä, et tässä paskamaailmassa on vielä oikeestikki hyviä ihmisiä. Niinku mun kans ala-asteella samalla luokalla olleen Tiinan äiti; se kutoi villasukkia ja lapasia mulle ja siskolle. Ja me saatiin monesti kans Tiinan ja sen vanhempien siskojen vanhoja vaatteita, ku ne kävi niille itelle liian pieniksi. (028.)

6.3.3. Material level

Vanhempieni luona kävin kun ehdin, joskus oli pakko nöyrtyä pyytämään ruoka-apua kuun lopussa. Onneksi sain sentään hoitaa koiraa luonani siten, että vanhemmat kustansivat sen ylläpidon ruokineen ja lääkärikuluineen - muuten en tiedä, olisinko pysynyt järjissäni. (001.)

Vanhemmat ovat tärkeitä. Olisin kuollut nälkään moneen kertaan ilman heitä. Täysi-ikäiseksi olen tullut aikoja sitten, siksi rahan vastaanottaminen hävettääkin niin paljon. (049.)

Opin ansaitsemaan jo koulutyttönä omia ansioita. Kesäisin poimin marjoja ja olin töissä muun muassa mansikkamaalla. Tein myös muita pieniä töitä, kuten pianonsoiton opetusta ja siivousta, kouluaikana. Opiskelueloon ansaitsin omaa rahaa siivoamalla, ehdin olla työssä jopa useammassa firmassa ja moni työkohde tuli tutuksi muutaman vuoden ajan. (055.)

Opintolainaa jouduin ottamaan sairastuttuani erikoislääkärin väittäessä virheellisesti, ettei opiskelija voi saada sairauslomaa. (046.)

Aloin tehdään viikko- ja kuukausibudjetteja, ja suunnitella esimerkiksi viikon ruokalistat tarkasti etukäteen; edelleen syömme tuon ajan synnyttämiä kasvis- ja tonnikalapainotteisia aterioita. (…) Pikkuhiljaa arjesta selviämiseen kehittyi rutiineja, jotka auttavat pärjäämään pienellä rahalla: kuukauden alussa varattava talouskassa, ruokaostokset kahdesti viikossa, edullinen lämmin ruoka kotona joka päivä ja muuten eilisenä ostettua tarjousleipää lähikaupasta sekä paljon kauden vihanneksia torilta. (001.)

Silti tunsin kuuluvani siihen joukkoon ihmisiä, joka on kaukana "keskiluokasta". En voinut ajatellakaan tilaavani lehtiä, maksavani TV-lupaa, ostavani uusia levyjä, ostavani tuoreita vihanneksia, uusia vaatteita, digiboksia, uutta sängyn patjaa, viedä pyörää huoltoon, käydä elokuvissa, ostaa kunnon joulu- ja synttärilahjoja. (029.)

Rahan puutteen vuoksi olen luopunut kampaajakäynneistä, uusista vaatehankinnoista, lomamatkoista, ravintolassa käymisestä, lehtitilauksista, kirja- ja levyostoksista, lahjoista ystäville, lähestulkoon kaikesta, mikä maksaa. (038.) Kaikki maksaa, vaikka emme huvittele, käy elokuvissa, ravintoloissa, emme käytä alkoholia tai osta uusia vaatteita, emme matkustele, vältämme lehtien tilaamisia ja kirjakerhoja. (051.)

Taidot ovat avuksi myös vaatteiden käyttöiän pidentämisessä - mikäli osaa itse paikata, parsia, pienentää ja muodista sekä muokata uuteen käyttötarkoitukseen, säästää pitkän pennin. (001.)

Pidän kirpputoreista ja kierätyskeskuksista, korjaan enemmän kuin mieluusti puhkikuluneita vaatteita ja en näe mitään estettä siihen, etteikö jo elämää nähnyt tavara olisi hyvä näkemään vielä minunkin elämääni. (011.)

Varsinaisen onnen ja autuuden minulle ovat tuoneet ns. halpismerkit: Rainbow, Daily, Coop X-tra, Euroshopper, Hyvä ostos. Ilman niitä en tulisi toimeen, minulla ei yksinkertaisesti olisi varaa mihinkään. (…) Silmäni on harjaantunut etsimään kaupassa tuotteita, joissa on punainen hintalappu "-50%". Jo kaupan ovelta aloitan tähyilyn; vilkaisen ensin ohimennen leipähyllyn (siinä harvoin on mitään puoleen hintaan) ja siirryn sitten nopeasti makkara- ja lihaosastolle. (049.)

Kävin myös dyykkaamassa roskiksia, mitä en kokenut lainkaan halventavana. Kauppojen takana olevista roskalaatikoista löytyi vihanneksia, hedelmiä, leipää, munkkeja ja eineksiä. (029.)

Isi kävi hakemassa roskiksista ruokaa. Toisaalta minä häpesin sitä, mutta oli se juhlaa kun näki mitä se sieltä toi. Ruokaa oli niin paljon, että jääkaappiin ei mahtunut. Joskus tuli kyllä maha kipeäksi. (052.)

En halua kuulostaa epäkiitolliselta. Tunnustan kyllä, että ilman tätä tukijärjestelmäämme ja hyvinvointivaltion takaamaa sosiaaliturvaa asiat olisivat vielä paljon, paljon surkeammin. (034.)

Ilman saamaani toimeentulotukea en olisi mitenkään selvinnyt kesän yli. Voin vain olla iloinen siitä että Suomessa tosiaan on tällainen mahdollisuus, sillä minut se pelasti. Se ei kuitenkaan vienyt sitä tunnetta, että elin jonkun siivellä. (048.)

Äiti myös kehotti meitä syömään kaikkea koulussa tarjolla olevaa ruokaa ja paljon. Kotona ei olisi niin ravitsevaa ruokaa. Muistan kuinka oli kiva kun syksyllä koulu alkoi. Sai taas vaihtelevan ja monipuolisen aterian kerran päivässä. (014.)

Kirkon avustuksia olen hakenut eli jauhoja, hernekeittoa, näkkileipää, maitojauhetta yms. (039.)

Onneksi tässä kaupungissa on ruokajono. Sieltä saa monipuolisesti ruokaa: vihanneksia, kalaa ja lihaa, maitotuotteita, leipää ja paljon muuta hyvää. (058.)

Mieheni jäi hoitovapaalle esikoisemme ollessa pieni, kun jatkoin jo pitkällä olevia opintojani. Ratkaisu oli muutoin antoisa ja sopusointuinen, mutta taloudellisesti jouduimme lujille. Siinä vaiheessa meidän piti ottaa opintolaina, jota en milloinkaan aiemmin ollut ajatellutkaan ottavani, ja jouduimme lisäksi toimeentuloturvan pariin. (055.)

6.3.4. Behavioral-functional level

Harrastuksiin minulla ei ollut rahaa, mutta lenkkeily ei maksa mitään. Harrastan myös kirjoittamista ja piirtämistä, ja ne ovat kohtuullisen halpoja harrastuksia jokainen. Minun onnekseni. (048.)

Pelasin pitkästä aikaa jalkapalloa. Minulle tuli siitä hyvä olo. (042.)

Myös juoksuharrastus on lähes ilmainen: alennusmyynnissä hyvät juoksukengät maksavat parhaimmillaan parikymppiä. (001.)

Jokaisella ihmisellä pitäisi olla, asemastaan huolimatta, jotain virikkeitä ja mukavia harrastuksia ettei kokonaan syrjäytyisi. On hyvä tuntea aina oma arvonsa ja tärkeintä on hyväksyä itsensä ja muistaa ettei kukaan voi kuitenkaan olla kaikille mieliksi eikä onneksi tarvitsekaan! (004.)

Haluaisin kulkea aina kamera mukana: yhtäkkiä edessä voi olla kaunis auringonlasku tai tuulen tekemä pyörre lumessa, jonka haluaa ikuistaa. (017.)

Kuuman suihkun jälkeen, ihan pian, minua odottaa pehmeän nojatuolin syleily, ja pujahtaminen jännittävään maailman hyvän kirjan muodossa. (033.)

Onneksi Suomessa on myös kirjasto, lainasin opiskelukirjat sieltä sekä luin päivän lehdet. (029.)

Onneksi kirjoja saattoi lainata kirjastosta eikä urheileminen juuri maksanut. (014.)

Rikkaimmillani tunnen olevani vapaana päivänä, jolloin tepastelen kirjastoon, otan hyllystä kirjan ja uppoudun siihen niin kauaksi aikaa, että vatsani murahdus pakottaa muuttamaan asentoani. Ojennan käteni eväsreppuun ja syön omenan ihastellen sen väriä ja muotoa. (053.)

Äiti kertoi lääkärillä käynnistään. Lääkäri oli viimeinkin kysynyt suoraan äidin masennuksen syytä. "Rahapula" oli äiti vastannut. Lääkäri oli lisännyt lääkitystä. Lääke taitaa kuitenkin olla tehoton, sillä siitä huolimatta äiti öisin herää ja itkee erääntyviä laskuja. (022.)

Menin pubiin ja tilasin lasillisen viskiä. Join viskiä nurkkapöydässä hyvin tyytyväisenä, hitaasti nautiskellen. Ostin toisen ja kolmannen. Viski on ihanaa. (042.)

Asia jonka minä olen oppinut näiden vuosien alla on koulutuksen tärkeys. Muuten joutuu samaan ansaan kuin meidän perheemme nyt. Palkka huonoa, toimeentulo hankalaa. Toivoisin, että vielä joku päivä, asiaan tulisi muutos eikä tuhansien nuorien tarvitsisi kokea sitä, minkä me kävimme läpi. (057.)

Pelkästään ratikassa istuminen toisten ihmisten ympäröimänä tekee tosi hyvää psyykkiselle terveydelleni. Katselin pari iltaa sitten yhtä talkshow:ta missä joku vitsaili siitä että joku voisi olla "niin yksinäinen, että se viettää paljon aikaa julkisilla ajoneuvoilla" - no, just niin yksinäinen olen silloin. (024.)

Keskityn siis elämiseen ja selviytymiseen, ja toimin vapaaehtoispohjalta järjestötyössä, yritän omalta osaltani saada lapsiperheiden asemaa yhteiskunnassa parannettua, tai ainakin edes saada lasten ja perheiden äänen kuuluville yhteiskunnallisessa päätöksenteossa. (051.)

Appendix IV. The announcement of the writing contest

Arkipäivän kokemuksia köyhyydestä -kirjoituskilpailu

"Pienituloinen, työtön, eläkeläinen, velallinen, yksinhuoltaja, opiskelija... ja köyhä?"

Tiede, taide ja köyhä kansa ry järjestää kirjoituskilpailun, jonka aiheena on köyhyys arjessa. Keräämme tavallisten ihmisten omia kokemuksia siitä, minkälaista on olla köyhä nyky-Suomessa. Kirjoituskilpailun tavoite on kiinnittää huomiota Suomen köyhiin ja lisätä ymmärrystä suomalaisesta köyhyydestä. Osa kirjoituksista julkaistaan verkkokirjana ja mahdollisesti painetussa muodossa.

Palkitsemme parhaat kirjoitukset:

1. palkinto 500 €, 2. palkinto 300 €, 3. palkinto 100 €

Toivomme, että kirjoitat vapaamuotoisesti siitä, miten köyhyys tuli elämääsi ja mitä keinoja käytät pärjätäksesi arjessa. Voit kirjoittaa niin kuin kertoisit elämästäsi läheiselle ystävälle. Tärkeää on, että kirjoitat omista kokemuksistasi ja että kerrot, mihin ajankohtaan kokemuksesi suunnilleen sijoittuvat. Kirjoituksesi voi olla tyyliltään omaelämänkerrallinen tarina, essee, runo tai novelli. Emme halua rajoittaa luovuuttasi. Pienet ja lyhyetkin kirjoitukset ovat arvokkaita.

Kirjoitusohjeet

· Kirjoita koneella tai siististi ja selkeästi käsin.
· Kirjoita tavallisille A4 arkeille ja vain toiselle puolelle paperia.
· Jätä vasempaan reunaan nelisen senttiä tyhjää tilaa.
· Kirjoituksen enimmäislaajuus on noin 20 sivua.
· Kirjoita alkuun erilliselle sivulle nimesi, ikäsi, osoitteesi ja puhelinnumerosi. Näitä tietoja käytetään vain mahdollista palkinnon luovutusta koskevaa yhteydenottoa varten. Takaamme täyden tietosuojan eikä henkilötietoja luovuteta ulkopuolisille.
· Kirjoituksessa voit esiintyä nimimerkillä tai halutessasi omalla nimelläsi. Jos kirjoitat nimimerkillä lähetä kuitenkin nimesi ja osoitteesi meille vaikkapa erillisessä kirjekuoressa ja viittaa siinä nimimerkkiisi. Näin voimme luovuttaa sinulle mahdollisen palkinnon.
· Voit kirjoittaa myös sähköpostiviestinä. Kirjoita silloin viestin alkuun omat tietosi edellä olevan ohjeen mukaan ja liitä pitkät tekstit liitetiedostoina.
· Kirjoituskilpailuun osallistuminen tarkoittaa myös suostumusta kirjoituksen julkaisemiseen.
· Kilpailutekstejä saatetaan käyttää myös tutkimustarkoituksiin.
· Kirjoituksia ei palauteta, joten ota itse itsellesi kopio.

Lähetä kirjoituksesi 15.9.2006 mennessä osoitteeseen:
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Kirjoituskilpailun tulokset julkaistaan loppuvuonna 2006 kilpailun verkkosivuilla www.koyhyyskirjoitukset.org Palkinnon saajiin otetaan henkilökohtaisesti yhteyttä. Palkintolautakuntaan kuuluvat seuraavat Tiede, taide ja köyhä kansa ry:n jäsenet: Meri Larivaara (FM, LL, tutkija/Stakes), Juha Mikkonen (Suunnittelija/Elämäntapaliitto) ja Anna-Maria Isola (ent. Ruohonen) (VTM, tutkija/Helsingin yliopisto).

Kilpailua ovat tukemassa: *Elämäntapaliitto, Ensi- ja turvakotien liitto, Helsingin yliopiston ylioppilaskunta (HYY), Mannerheimin Lastensuojeluliitto (MLL), Mielenterveyden Keskusliitto (MTKL), Suomen Ammattiliittojen Keskusjärjestö (SAK), Suomen Mielenterveysseura (SMS), Suomen Punainen Risti (SPR), Suomen setlementtiliitto, Takuu-Säätiö, Isolta Networks, Kirkon diakonia- ja yhteiskuntatyö, Kustannusosakeyhtiö Avain, Työttömien valtakunnallinen yhteistoimintajärjestö (TVY), Yksinhuoltajien ja yhteishuoltajien liitto sekä Y-Säätiö*.

Tiede, taide ja köyhä kansa ry:n tarkoituksena on edistää tieteen ja taiteen asemaa yhteiskunnassa, ja saattaa tiede ja taide myös köyhän kansan saataville. Samalla yhdistys pyrkii edistämään sosiaalisen tasavertaisuuden toteutumista Suomessa ja maailmalla.