Youth Partnership

Partnership between the European Commission and the Council of Europe in the field of Youth

EUROPEAN UNION

COUNCIL OF EUROPE
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Edited volume from the Young people's autonomy seminar

PERSPECTIVES ON YOUTH

"Perspectives on Youth" is a Youth Partnership series on youth policy, research and practice moving forward debates on youth and having a European/international relevance. It functions as a reflection and dialogue forum on European developments in the field of youth policy, youth research and youth work.

This edited volume is a compilation of articles presented at the Perspectives on Youth seminar on 7-9 November 2022, at the European Youth Centre Budapest, in Hungary. The seminar brought together 35 participants, including young people, youth work practitioners, policy-makers and researchers, to discuss and reflect on the topic of young people's autonomy and independence. This event was organised as one of the key activities under the European Year of Youth 2022.

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Perspectives on Youth: Young people's autonomy seminar report

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Summary

The Perspectives on Youth seminar brought together 34 participants representing the three angles of the youth sector triangle to discuss and reflect on the topic of young people's autonomy and independence. Looking at the multidimensional crisis that affects young people, the discussions were focused on the needs and challenges that young people are facing, both in the context of the recent and ongoing crisis, but also in light of the fact that recovery measures determined by the effects of the pandemic are still under development. The three working days included panel discussions with experts and representatives of different organisations, and workshops that offered participants the opportunity to have access to tools and instruments utilised by various stakeholders, from national governments, civil society, youth work practice and the private sector. These included reflections on mentoring, financial literacy, entrepreneurship and realities of young refugees' transition to autonomy.

At the end of the seminar, conclusions were drafted on the importance of exploring youth autonomy and transition processes by having an attentive look also at the social, economic or cultural aspects of their communities. It is expected that youth work practice, youth researchers and policy makers work together on responding to the three scenarios in tackling fragility of the youth population:

- avoiding addressing only consequences of the current crisis; focusing on putting in place measures designed for a long-term perspective
- the need to invest in the safety nets[1] for young people, strengthening outreach
- delivering youth work activities to young people who are not visible – namely, young people with fewer opportunities.

Additionally, topics like financial literacy, mental health and well-being, housing, co-working and co-living, youth involvement in the gig economy or entrepreneurship education should be addressed by the policy agenda both separately – through tailored measures, programmes and resources – but also in an interconnected manner, responding to the continuously changing needs and interests of young people. Moreover, a better understanding of the additional challenges that young people experiencing multiple disadvantages face is extremely urgent.

*1 The EU-Council of Europe Youth Partnership's study on barriers to social inclusion, **Finding a place in modern Europe (2015)**, refers to five areas of possible inclusion or exclusion: education, labour market, living, health and participation. The five areas of social inclusion can be referred to as "safety nets" since they provide basic resources and prerequisites for the fulfilment of everyday needs. However, some of the above-mentioned groups of young people are either facing difficulties in using these safety nets or are experiencing quite unstable safety nets, which leaves them socially excluded compared to other young people.*

Introduction

The Partnership between the European Commission and the Council of Europe in the field of youth organised a **Perspectives on Youth seminar** on 7-9 November 2022 at the European Youth Centre in Budapest (Hungary). The event brought together 34 participants to discuss and reflect on the topic of young people's autonomy and independence in the context of economic, political and social uncertainty, financial crisis, and precarity. This event was organised as one of the key activities under the European Year of Youth 2022.

In the context of increasing economic, financial, social and political uncertainty and overlapping crises, including rising inflation and costs of living, post-Covid-19 recovery, high levels of youth unemployment and precarious work, young people's economic and financial autonomy are extremely fragile. Over 2 million young Europeans (aged 15-29) lost their job in 2020[2], young people were easily replaceable and overrepresented in labour market segments that were service-oriented and precarious, and less protected by job and income supports and other welfare schemes, especially when working part time[3]. Research shows that young people from socially vulnerable and disadvantaged groups, young people in non-standard employment and young women were up to twice as likely to become unemployed during this period[4].

The seminar aimed to stimulate critical discussions around young people's autonomy and search for economic and financial independence, exploring topics such as youth transitions, co-working and entrepreneurship, the contemporary nature of work, including contractual precarity, unpaid labour/internships, gaining experience, quality of jobs for young people and the resulting social and economic issues that need to be addressed by youth policy and practice. Finally, discussions also explored potential policy instruments and practices, such as targeted youth employment programmes, training, financial literacy and mentoring, housing and/or support measures for young people facing multiple discrimination, or young refugees. All inputs approached the existing and growing gaps and inequalities within the youth population.

Young people's autonomy and the youth sector triangle

The opening session of the seminar set the scene for the event, mapping out some of the main obstacles to young people's autonomy. Researchers, policy makers and young people have different understandings of concepts such as independence, autonomy, youth development, poverty or precarity. Young people have subjective, lived experiences of transition to independence, and their experiences are determined by the social, economic or cultural aspects influencing their autonomy processes. Consequently, understanding the youth perspective and the lived experiences of autonomy and independence could determine a better policy approach responding to the needs and interests of youth.

2 Eurostat (2021) Key figures on Europe 2021 edition, available at: **https://ec.europa.eu/eurostat/documents/3217494/13394938/KS-EI-21-001-EN-N.pdf/ad9053c2-debd-68c0-2167-f2646efeaec1?t=1632300620367**, accessed 7 July 2022.
3 OECD (2021) Summary of the Youth Consultation on the building blocks of the proposed OECD Youth Recommendation, 20 September 2021, OECD Youth Week.
4 Moxon, D., Bacalso, C., and Șerban, A.M. (2021), Beyond the pandemic: The impact of COVID-19 on young people in Europe. Brussels. European Youth Forum.

The seminar and the topic of young people's autonomy were introduced as "half traditional and half innovative", the tradition being perceived in previous work of the EU-Council of Europe Youth Partnership on the topic, especially looking at the outcomes of the **Symposium Navigating Transitions: adapting policy to young people's changing realities (2022)** but also at the papers on **housing**, **co-working** or **financial literacy**. The innovative side of the seminar is linked to the current global context that asks for rapid responses in terms of policies, practice interventions or research activities in order to support young people's independence in times where high inflation rates, concerns related to mental health and well-being, post-Covid-19 recovery, high rates of youth unemployment, or conflict situations, would add to the existing challenges in youth development processes.

Clotilde Talleu, manager of the EU-Council of Europe Youth Partnership, Enikő Varga-Végvári from the Hungarian Ministry of Culture and Innovation, European Steering Committee for Youth (CDEJ) and Gianluca Rossino from the Advisory Council on Youth of the Council of Europe stressed the need for better synergies and co-operation within the youth sector triangle, as follows:

- **Youth policy makers** are expected to put in place effective measures and programmes designed to support youth autonomy and youth development processes. The topic of autonomy can be approached through different lenses, and policy makers should be aware of the heterogeneity of youth groups, taking into account that permanent dialogue with youth organisations is essential to map out the current challenges young people are facing. Consequently, the co-creation process of youth policies is needed both at the European level and at grass-roots level.

- **Youth workers** should continue their work on stimulating young people's development, youth participation and social inclusion of young people and invest in the development of tailor-made youth programmes that would respond to the current needs and interests of young people.

- **Youth research** needs to develop thematic cross-country research projects that would map the trends and challenges in the lives of young people. It should support policy makers and youth work practice with the outcomes of their work, in order to encourage evidence-based and efficient youth policies and programmes.

Researching young people's autonomy: living and working conditions of young people in contemporary Europe

Young people's autonomy and economic independence became more prominent on the policy agenda as a result of the 2008 financial crisis and the recovery period that followed, the Covid-19 pandemic and the resulting economic crisis and period of inflation. Eurofound's research on **the impact of Covid-19 on young people**, which was presented at the seminar by Massimilano

Mascherini, was tailored around a comparative perspective on youth unemployment trends, looking at the two above-mentioned crises. The recovery period following the 2008 financial crisis (until 2013) focused on the development of more employment opportunities for young people. The current post-recovery measures, on the other hand, have to take into account a range of additional challenges, including the quick spike in unemployment during the lockdown, the high numbers of temporary contracts for young people, diversity of young people not in employment, education or training (NEETs), young people's changing preferences towards hybrid or work-from-home opportunities, the "parallel pandemic" related to the mental health challenges that young people face and to the additional obstacles that young women face in accessing youth employment opportunities.

The connections between young people's employment situations, housing, social services and well-being were further explored in the **presentation of research findings from the UpLift Youth** research project by Márton Medgyesi from TARKI Research Institute. This research aimed to find the roots of deprivation within urban youth groups. The outcomes of the project show that in order to analyse deprivation among young people we also need to understand the particularities of the local context in terms of both economic competitiveness and local policies. While economic competitiveness plays a prominent role in communities' development, research also shows that competitiveness brings not only better employment opportunities, but also additional costs for housing and challenges to affordable living in big urban spaces.

Young people's social rights

The second day of the seminar was dedicated to continuing the exploration of young people's autonomy, with the focus on access to social rights. Manon Deshayes from the European Youth Forum; Raluca Diroescu, co-ordinator of the Youth@Work Partnership, and Antigoni Papageorgiou, a post-doctoral researcher at Panteion University, explored the main challenges to access rights and the need for policy responses to overcome precarity. The European Youth Forum is currently running the campaign **Can you afford to work for free?**, which aims to promote the need for paid, high-quality internships. The campaign also emphasises the need to offer better internship opportunities to young people with fewer opportunities. Discrimination based on a young person's socio-economic background and the connection between the high risk of poverty and the ability of young people to earn a living should be considered in all employment and employability measures and programmes.

The **Youth at Work Partnership** (Y@W) brings together 11 Erasmus+ National Agencies (NAs) and 4 SALTO-YOUTH Resource Centres (SALTOs), tackling the urgent need for more and better investment in better employability measures and entrepreneurship support for young people. It also promotes the importance of cross-sector co-operation in developing sustainable measures which can support young people's economic independence.

One of the realities of young people's professional and living conditions – **co-working and co-living** – were presented by Antigoni Papageorgiou, facilitating the discussions around the

new trends in young people's economic and living situations, and the simultaneous need for belonging to a community that shares the same interests. The Covid-19 pandemic determined both a preference and a necessity to move to peripheral areas of cities as the prices for rent – both for houses and offices – became unaffordable for young people.

The conclusions of the panel and questions from the participants highlighted the following:

1. There is a need to create sustainable jobs for young people. For example, employment offices (local and national) could be brought closer to the youth sector triangle, working with youth organisations to promote employment measures while youth policy measures should be better framed around the need for better youth employment and around the need for frameworks defining consistent employability competencies. Except for the measures put in place by some states to support digital nomads (examples from Greece and Cyprus), young freelancers also face challenges in terms of social recognition and struggle to keep their businesses open when contracts are not ongoing. Consequently, flexible working conditions and freelancing deserve better legislative measures and additional financial support so that they do not affect other aspects of young people's lives, such as well-being or mental health.

2. Young entrepreneurs also experience the loneliness of the process and need to connect to other young entrepreneurs or to communities of practice. Local authorities have a great role in supporting these communities of practice and encouraging and promoting youth entrepreneurship through adequate measures and policies.

3. Young people need stable and decently paid jobs. Research, such as studies from Eurofound and **EU-Council of Europe Youth Partnership Covid-19 Knowledge Hub**, shows that young people are at a high risk of losing jobs when there are fluctuations in the labour market.

4. Discrimination is still very present during recruitment processes or applications for internships. Age-based discrimination or discrimination determined by social and economic barriers should be addressed by support policy measures. Furthermore, the reduced proximity to these opportunities for young people living in rural and remote areas could be tackled through offering flexible working arrangements or additional support, such as support for transportation, incentives for affordable housing, etc.

5. The gig economy needs to be better regulated, with more support measures for young freelancers and entrepreneurs. The gig economy and freelancing, even if appealing to young people, also come with risks related to insufficient measures for social protection or extra efforts needed in managing personal budgets to ensure the sustainability of the project/business. In order to address these issues, better policy measures should be devised to support young people in this sector and more education and information should be provided to young people regarding the possibilities and risks of freelancing or opening a new business.

Addressing young people's autonomy – Exploration workshops

While the economic and financial independence of young people remains a complex topic, exploration workshops presented the examples of support measures available to encourage their transition to autonomy. These include the national-level policy measures, private sector programmes, youth work and civil society initiatives and measures for vulnerable groups of young people.

Mentoring

- Melvisa Miskic, **Mentoring in Youth Activities**
- Jeanne Gorny, **1 young person: 1 mentor - French Youth Mentoring plan**, French Ministry of National Education and Youth

The first round of workshops touched upon the tools and instruments used in mentoring processes for and with young people. Melvisa Miskic, an experienced youth worker, offered participants the opportunity to get acquainted with instruments that are being used youth organisations' practices, while Jeanne Gorny introduced the programme **1 young person: 1 mentor** of the French Ministry of National Education and Youth, designed to support youth organisations in delivering quality mentorship support to young people. In 2021, 100 000 young mentees were involved in the process. The programme is tailored around the youth needs and the process can take from six months to six years. The organisations that got involved with the programme are mainly working in urban settings, allowing both physical meetings and online support.

In both workshops, the discussions were mainly focused on the need for quality mentorship and coaching processes for young people. They also discussed the challenges that youth organisations are facing in reaching out to those young people who need their mentorship services, some of them being still reluctant to access the existent instruments and programmes. Even if the workshops were delivered by representatives of different sides of the youth sector triangle – a non-governmental youth organisation and a national authority – the challenges encountered when implementing the programmes were the same: the struggle to reach out to different groups of young people and to ensure the sustainability of the process. Participants concluded that mentorship and coaching can have a great influence on youth autonomy and independence, but additional resources should be invested in understanding the real impact of the mentorship programmes and in following the professional and personal development of the mentees over a long-term span.

Financial literacy

- Anikó Bátori, **Financial literacy activities**, OTP Fáy András Foundation
- Mette Ranta, **Financial literacy**, Pool of European Youth Researchers (PEYR)

The second round of workshops explored financial literacy and the need for financial education in youth autonomy processes. Financial literacy is very different from financial capability. Education on financial literacy spans throughout life, starting from childhood, to adolescence, into adulthood and beyond. Financial capability refers to how people value different information and how they apply their knowledge in concrete life situations. It depends on the psychological concept of cognitive development; teaching has to be rooted in insights about specificities of each developmental stage. Financial socialisation and the family economic model are very important for the development of financial literacy. Financial capability and financial independence are one of the key indicators for entering adulthood; they are a source of independent living and autonomy. A failure to reach financial independence affects other life prospects and well-being. Financial knowledge transfers into financial self-beliefs (financial attitude, perceived behavioural control, financial self-efficacy), which results in financial behaviour (depending on the contexts). In addition to clarifying the terms, OTP Fáy András Foundation also presented the financial education programme developed both for young adults and also for the general population. The intervention starts at a very early stage – primary education. The aim of the corporate foundation is to work with educational institutions on a long-term basis and meet learners at least annually, to analyse the impact of their educational programme on young people's transition to adulthood in terms of financial management and stability. Discussions at the end of the workshops also facilitated the mapping of other existing policies and programmes on financial education and financial literacy in participants' countries/regions and also concluded the need for introducing financial literacy in educational curricula, so that all young people would have access to the basic knowledge on managing personal finances. However, when it comes to expanding the outreach of financial literacy programmes to groups with fewer opportunities, participants highlighted the prejudice that in most countries and communities, subjects such as savings or investments are only dedicated to those with sufficient financial resources. Very little is available in terms of financial education to young people facing multiple barriers, and providing training on managing personal budgets would be an excellent asset in their autonomy processes.

Entrepreneurship

- Kostas Filippidis, **Entrepreneurship and coworking,** Association of Active Youths of Florina

In line with the discussions of the morning's panel, the workshop on entrepreneurship and co-working allowed further exploration around the challenges that young entrepreneurs face, and the need for entrepreneurship education was discussed. Entrepreneurship education has a tremendous potential in supporting youth autonomy, especially when young entrepreneurs have the opportunity to get initial training on how to manage their entrepreneurial initiative. The projects that the Association of Active Youths of Florina have implemented so far were an excellent starting point on developing cross-sector co-operation activities aimed at investing in youth development processes at the local level, including training youth workers on developing

entrepreneurship potential of young people. Discussions at the end of the workshop also included concern around the sustainability of projects and initiatives of young entrepreneurs within the current multidimensional crisis and proposals for support measures for young entrepreneurs were envisioned by the participants.

Young refugees' autonomy

- Mary Drosopoulos, **Young refugees' autonomy**, Pool of European Youth Researchers PEYR

The second workshop tackled the challenges that different youth migrant groups are facing, looking at the current crisis generated by the war in Ukraine. The workshop leader had an attentive look at the previous refugee crisis in Europe and opened the discussion around the potential policy support that would be needed to help young refugees to get through a smooth autonomy process. The discussions also went around the need for human rights education activities for the hosting population, while race and gender of young refugees were seen as generating even more challenges in the autonomy process – especially to those young refugees facing multiple discrimination factors. Good practices developing consistent and coherent support measures for young refugees were also identified (in Sweden, Austria or Luxembourg), while the suggested measures for support should start both with offering young refugees tailor-made measures in terms of access to education, to employment or to social security rights but also to educating the hosting population in changing the attitude towards the refugees.

Conclusions from all rounds of workshops were grouped around the following themes.

1. The need for early interventions, when it comes to both mentoring and financial literacy, in order to ensure that young people have access to these services at an early age.

2. The importance of research community to raise the questions of youth independence and constantly changing needs of young people, especially in times of crisis.

3. The need to raise awareness of young people about actors and political systems at the European level that can support them. Most young people have very limited access to different support measures and programmes that could contribute to their personal and professional development.

4. The need to multiply scholarships for young people and for opening access to more youth groups to the available scholarships.

5. The need to emphasise differences per country in terms of support systems available for young people and respond with sustainable policy measures to these differences.

European policy measures supporting young people's autonomy

In the context of the European Year of Youth 2022, the **ALMA – Aim Learn Master Achieve** programme was announced by the European Commission in order to support young people's transition to employment and independence. The programme was presented at the seminar by Lucrezia Ioannoni Fiore and Peter Besselmann from the European Commission's Directorate-General for Employment, Social Affairs and Inclusion (DG EMPL). The aim of the programme is to support young people to find their way to the job market, especially the most disadvantaged NEETs aged 18-30 who are vulnerable with regard to their chances of accessing work or training for individual or structural reasons (e.g. disability, long-term unemployment, insufficient school performance/vocational skills, migration background).

ALMA will offer participants:

- a supervised stay abroad for a period of two to six months in another EU member state;
- a comprehensive project cycle implying coaching and counselling at every step.

The objective of the programme is to foster young people's inclusion within their home country by improving their skills, knowledge and experience and giving them an opportunity to create new connections across Europe. The ultimate aim is their social inclusion and that they find their place in the job market.

ALMA will be implemented under the **European Social Fund Plus** by member states and supported by the European Commission at the EU level. It will complement existing programmes supporting the mobility of young people like **Erasmus+** or the **European Solidarity Corps** by catering for a group of young people that are not captured by these programmes.

How can research, policy and practice support young people's autonomy?

Participants discussed the following themes relevant to youth autonomy: internships, young people facing multiple discrimination, youth unemployment, entrepreneurship and co-working, housing, and financial literacy, exploring the topics thought the following questions.

- What are the main challenges for young people?
- What would be the responses (by policy makers at different levels – local, regional, national, European and by youth organisations, etc.)?
- What do young people need from different actors in order to address the issue of economic autonomy?

Internships

Young people face difficulties in accessing information regarding existing internship opportunities. Some of the internships offered do not bring an added value to the professional development process of youth, as they are often not based on quality criteria. Even if quality opportunities are offered, at times, mentoring processes are either weak or non-existent and a serious evaluation of the competencies developed during the internship is not attached to the designed programme. Participants suggested the need to have internship programmes opened to young people with fewer opportunities as well and to offer youth the chance for recruitment and networking at the end of the learning service. Policy makers should also show a strong political commitment to quality and paid internships.

Financial literacy

In most countries, financial literacy is taught as a secondary subject and provided at very late stages. The existing content is not formulated in a youth-friendly manner and most programmes are not tailored to youth needs and interests. Consequently, suggestions for introducing financial literacy as one of the key subjects in national curricula arose in discussions, while the necessity for public-private partnerships to support the development of financial competencies of the youth group was mentioned as one of the key measures needed. Financial literacy should start at very early stages and should be open to all young people, not only to those young people who have the financial means to start up a business.

Employment

Youth employment and high unemployment rates were part of most of the inputs and discussion. During the Covid-19 pandemic, many young people lost their jobs or were only offered temporary contracts and precarious working conditions. The current financial crisis has worsened the situation, as the labour market offers very few opportunities to young people, especially to the ones from deprived areas or to NEETs and early school dropouts. Lacking practical experience and dealing with the lack of social recognition for their potential, young people tend to accept low-paid jobs and are mainly offered temporary contracts. Under-employment and de-skilling are recurrent in the career paths that young people follow. The proposals of the working group were mainly targeting policy makers, asking for better public services to support youth employment and for regulations for telework and hybrid work. More support and better promotion of the existing programmes for young people with fewer opportunities that assist them in their transition to autonomy, as well as for mentorship and coaching support, were required.

Housing

Young people face challenges in finding affordable housing. Therefore, co-living has become a norm for the majority of young people. The questions regarding co-living were related to the split between need and choice – in most countries and communities, co-living is rather a need determined by the difficult social and economic context than a personal preference. Participants asked for policy measures to support affordable housing, highlighting that social housing has become an urgent need for young people. Affordable housing is an issue for youth in both urban and rural areas. Living in rural areas became more popular during the pandemic, but living in these areas is not cost-free. Consequently, developing support measures for young people who have decided to move to rural areas or who reside in rural communities should be developed.

Entrepreneurship and co-working

Even in times of crisis, young people need opportunities and support to develop their entrepreneurial ideas. In most communities, young people lack specific support for their start-ups. There are very few training programmes on running a business or on legal and financial aspects related to their activity, and there is no serious investment in creating co-working spaces for young entrepreneurs and for social entrepreneurs. There are also categories of young people whose numbers increased during the pandemic, such as digital nomads and entrepreneurs working in creative industries, who receive very limited or non-existent support. Proposals were made for developing policies and training programmes on entrepreneurial education based on a public-private partnership and ensuring support for the initiatives that exist already. Local authorities should direct more resources to creating programmes that attract young entrepreneurs, especially in regions that deal with a serious demographic decline.

Young people facing multiple barriers

The discussions mapped some of the subcategories of young people with multiple barriers: young people in foster care, young refugees, young people living in rural areas and facing economic/social problems, young people coming from minority ethnic groups, etc. The main conclusions and proposals were mainly related to developing sets of long-term policies and measures and abandoning the crisis-intervention approach. In most cases, supporting autonomy processes of young people facing multiple barriers requires cross-sector co-operation and also needs a well-developed mentoring and supervision framework. Authorities are expected to work with youth workers and education specialists who accompany young people during the transition processes.

Synergies and actions to support young people's autonomy

The final discussions of the seminar were dedicated to exploring the potential answers and support mechanisms that could be developed through co-operation between policy makers, practitioners and youth researchers. The discussion was guided by the following questions.

- What efforts need to be put in place to advance what was talked about?
- Which actors of the youth sector triangle (and beyond) can do what to advance young people's autonomy?
- What can I do from my side?
- What can I do in interaction with the other actors of the triangle?

Working in groups, participants identified recommendations for the three angles of the youth sector triangle as follows.

a. **Policy makers:**
   - should work more with practitioners in developing tailor-made policies based on the current youth needs and interests;
   - should develop evidence-based policies;
   - for specific topics like housing, employment or financial literacy, cross-sector co-operation between different authorities and stakeholders is expected (youth policy actors working closely with social services and providers and with educational institutions);
   - should map barriers and challenges that young people are facing and develop the policy responses to directly tackle these barriers;
   - should be guided by the principles of accountability, monitoring and evaluation within policy development and implementation.

b. **Researchers:**
   - should continue undertaking research projects in cross-national and cross-sectoral partnerships;
   - should explore current needs and barriers young people are facing, especially in times of multiple crises;
   - youth researchers are also expected to be proactive and to approach practitioners and policy makers with the outcomes of their work;
   - should explore multiple discrimination and multiple barriers that young people are facing.

c. **Practitioners:**
   - should be proactive and approach policy makers and youth researchers, informing them about the "real youth needs and interests";
   - youth workers and youth work specialists should also diversify the tools and instruments used in their work to respond to diverse youth needs related to youth

autonomy and transition processes;
- should expand their outreach, trying to include different groups of young people (especially young people facing multiple barriers);
- should access diverse support schemes (European, national and local) in order to support young people in their autonomy processes (for example, the French national programme on mentoring).

Conclusions and further exploration

The seminar was an excellent opportunity for the participants to gather and explore themes that are urgent and highly relevant to the topic of youth autonomy. Between the traditional and innovative approach, participants had the chance to explore some of the existing evidence related to the impact of the pandemic on youth and also to reflect on the upcoming multidimensional crisis. The discussions took into consideration the responses and actions of the three angles of the youth sector triangle – youth policy, youth research and practice, asking for more and better synergies between all relevant actors in the youth field.

In this context, fragility is a constant in young people's lives and at least three scenarios would be needed in policy development processes:
- avoiding addressing only consequences of the current crisis and focusing on putting in place measures designed for a long-term perspective;
- investing in the safety nets of young people;
- strengthening the outreach and delivering youth work activities and targeted government support programmes also to young people who are not visible – namely, young people with fewer opportunities.

Some of the issues that emerged during the three working days and need further exploration were the following:

1 At times, the youth triangle becomes a vicious circle: participants emphasised that there is a need for better interaction, long-term co-operation among youth sector actors and a proactive approach to co-operation. The connections are often short-term and in response to specific crisis situations, rather than strategically planned.

2 Youth autonomy is not a metropolitan phenomenon: most of the research focused on young people, their employment or housing situations is collected by working with and for urban youth or youth living in metropolitan areas. Similarly, most internship programmes are happening in cities and financial literacy programmes are mostly delivered in cities. Very few initiatives and actions are dedicated to young people living in rural communities and to youth facing multiple discrimination. Thus, expanding the outreach and coverage of these programmes to rural areas and approaching the situation of different groups of young people facing multiple barriers is highly needed.

3 Young people's priorities and policy development processes have different speeds: when looking at the multidimensional crisis and taking into account the dramatic impact that the Covid-19 pandemic has had on the youth population, it is obvious that youth policy development processes are not able to keep up with the rapid change of youth needs and interests. Involvement of young people, youth researchers and youth work practitioners in policy processes is therefore essential in order to ensure effective and targeted policies that respond to the real needs of young people.

4 Actions and priorities are often motivated by crisis: participants concluded that the authorities tend to be more interested in the youth situation during the multidimensional crisis. Yet, crises are often also the time when the budgets dedicated to youth are reduced, which seriously affects the planned measures and programmes. A consistent approach and long-term policy perspective are needed to support young people's transition to independence.

5 Equal measures and unequal approach: research shows that young women were even more exposed to challenges and barriers during the Covid-19 pandemic than young men were. Some of them lost their jobs, some of these jobs were the subject of unequal pay and many of them carried a greater burden of responsibility for family matters (especially in terms of childcare or additional administrative responsibilities).

6 Innovation around traditional topics: in the seminar, autonomy and social inclusion were targeted by looking directly at themes that are very relevant in youth development processes and are less covered through the general lens of social inclusion. Consequently, mentoring, housing, refugee rights and specific measures for young refugees, entrepreneurship education, co-working and co-living, childcare support for young families, and financial literacy captured the attention of the participants and were the highlights of the working sessions.

Young people's financial capability: Taking care of your finances is taking care of yourself

| Mette Ranta

What are financial literacy and financial capability?

Amid global economic uncertainty and prolonged parental financial dependence, youth financial literacy has been an ongoing challenge worldwide. "Financial literacy" does not refer only to the adoption of certain financial knowledge and skills, but also to the support of adopting appropriate attitudes towards financial issues, self-confidence in taking care of one's finances, and responsible financial behaviour. Together, these all support financial decision making and financial well-being. While financial literacy can be examined within different theoretical perspectives, this paper highlights the broader, holistic and developmental perspective of "financial capability" (Johnson and Sherraden 2007; Serido et al. 2013).

Financial capability captures not only the financial knowledge and skills young adults need for everyday life, including staying informed and seeking financial information, but also how this knowledge relates to personal financial self-beliefs, financial behaviour, and financial well-being. Financial knowledge, such as the ability to make a budget, understanding what basic financial concepts mean and knowing how to use financial products and services such as online banking are concrete skills which support young people's everyday life. Furthermore, their self-beliefs, including self-confidence in their own financial management, empower coherent decision making, making financial plans for the future, and actualising these plans. In the end, this financial behaviour supports subjective and financial well-being. The development of financial capability is especially important for young people as they make the transition to financial independence and independent living, while often also making the transition to further education and career life.

The Covid-19 pandemic has increased personal concern over finances

Amid the global Covid-19 pandemic, in 2021, the Organisation for Economic Co-operation and Development (OECD) Global Money Week campaign theme highlighted the slogan "Take care of yourself, take care of your money" (OECD 2021). Taking care of one's finances and securing one's own financial well-being has indeed been emphasised in times of uncertainty. Young people are often seen as a vulnerable population in times of societal crises. Learning from the past, we know that young adults are a major risk group and especially financially vulnerable to the effects of economic downturns. Financial stress due to financial circumstances with low

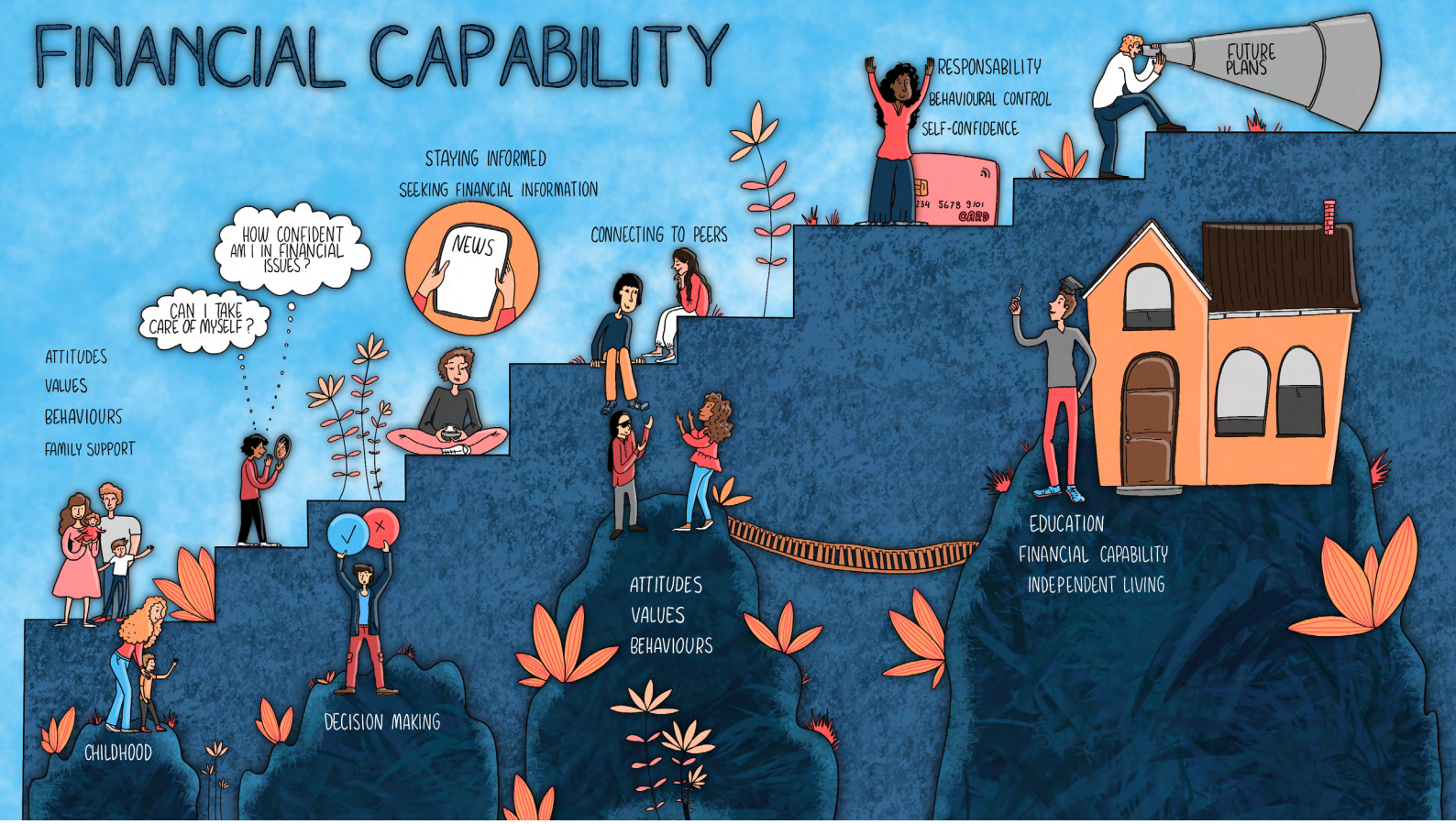
income levels, loss of income, unstable employment, and high debt levels may cause financial pressure and hardship as well as uncertain future prospects.

The impact of the pandemic on young people worldwide has been both deep and disproportionate. According to a Eurofound report (2021), young people were hit hardest by job loss due to the pandemic, with almost half (43%) of these unemployed or inactive young people having difficulties making ends meet. Young people taking their first steps in their careers may face unemployment, lay-offs and insecure and temporary work contracts. The concurrent turbulence young adults experience in their transition to adulthood is especially critical with the financial insecurity posed by the current global pandemic already identified in the experiences of young adults – while the final effects are to be foreseen in the near and long-term future.

The current situation has broadened my scope of research interest in youth finances, and the most recent literature in the field contributes to the general knowledge and understanding on the unequal effects the pandemic has caused on different age groups. How the pandemic has impacted the lives of young people is inevitably a case for societal concern. Data collected during the peak of the societal crisis reflect the general vulnerability of young people in an already demanding life situation. Young people aged 18 to 29 have been found to be most concerned about the effects the pandemic will have on their financial situation and mental health when compared to the older population (Ranta 2021). Furthermore, financial situation, life satisfaction and trust in other people were at a lower level among young adults than among other age groups. The personal situation and individual resources have an impact on how personal concerns during the pandemic are experienced. A low financial situation to begin with, as well as a low level of life satisfaction, increased concern over the effects of the pandemic on one's future.

Financial confidence plays a key role in the attainment of financial independence, everyday life management and coping with daily stress (Serido et al. 2013). With the shift of responsibility from parents to individuals, young adults should be encouraged to increase their self-beliefs and feeling of capability in the financial domain. Financial difficulties, however, may challenge life management and deteriorate self-confidence (Cunnien et al. 2009).

In line with this, an economic stress model of emerging adults (ESM-EA) shows how financial stress relates to low life satisfaction and depressive symptoms but also how the concept of financial capability underlines that financial confidence supports well-being (Ranta et al. 2020). The model shows not only the long-term effects of financial distress on emerging adults' well-being, but also the protective role of financial capability, namely financial confidence, and financial behaviour on mental health. Otherwise, experiences of financial hardship and perceived economic pressure may impact emerging adults' well-being for the years ahead (Ranta et al. 2020). The significance of one's confidence in managing personal finances is critical in supporting subjective well-being, and ever more so in the transition to adulthood.



Financial literacy may differ significantly among youth

In times of global financial change and insecurity, young people must cope with their challenging personal financial management. In many European countries, financially vulnerable young people face rising rates of debt and risk of poverty and marginalisation. Despite the development of young people's financial capability during the transition to adulthood, financial socialisation research emphasises the impact of the family environment during childhood on financial management and youth financial literacy (LeBaron and Kellye 2021; Serido and Deenanath 2016). According to this line of theory, the childhood family plays a critical role in how attitudes and values towards financial issues are formed and how they are reflected into behaviour. In sociological consumption research, the family is also seen to have a significant role in the consumer socialisation of young people and their financial behaviour, for example in how materialistic values and attitudes are transmitted from the parents to the children; what value is given to money and what is the role of money in everyday life, to name a few (Hayta 2008; John 1999).

In general, individuals learn by being interested in a topic, connecting this interest with their past experiences, present life situation and related needs. Consensus that emphasising financial knowledge is insufficient for a comprehensive perspective on financial literacy leads to considering how emotional and personal factors affect, or empower, financial behaviour (Lusardi et al., 2010; Angulo-Ruiz and Pergelova, 2015). Young people's financial behaviour has an intrapersonal component including cognitive elements such as knowledge, but also an interactional component – how people relate to their environment– as well as a behavioural component – taking actions (Angulo-Ruiz and Pergelova 2015). Classical developmental theories also emphasise the importance of the social context for behavioural models and adoption of new information. Financial literacy is learned throughout the life span and in different contexts,

with the childhood family and home having the most significant influence (LeBaron and Kelley 2021). Social learning, for instance, occurs in the family home, through modelling and learning from the consequences of behaviours and through active participation. The family has a critical role in teaching financial skills and offering a model for financial behaviour. The family plays this role well into young adulthood and adulthood, although gradually the role of friends, peers and partners, as well as education and the media, grow. Financial skills are constantly updated (Jorgensen and Savla 2010; Serido and Deenanath 2016). Building financial capability can be examined similarly as a dynamic and complex process, emphasising that it is not a stable, accumulated set of skills and knowledge but built gradually and influenced by one's life situation and other changes. It builds upon the gained knowledge, skills and self-beliefs, including financial attitudes, behavioural control and self-confidence, which are then reflected in financial behaviour and, eventually, financial well-being. It is a holistic, developing capability (Serido et al. 2013).

Therefore, among young people, comprehensive financial literacy is updated and should emphasise responsible financial behaviour and consumption habits from an age-specific perspective, but also from a young age. However, differences in adolescents' financial literacy are significant and family socio-economic status, for instance, is a significant contributing factor, as seen in the PISA 2018 study on financial literacy (OECD, 2020a). Financial problems experienced in the childhood family may also define children's social relationships and emphasise the social pressure young people have concerning consumption.

The transition to financial independence among youth is also often not an on/off transition from the childhood home to independent living and financial independence. Young people may be emotionally and financially tied to their parents for a long time. Parents can support their children financially in many ways and at many levels, including indirectly. This may often help young adults become financially independent and get off to a good start. Financial skills learned at a young age often remain for later life as well, and if the appropriate financial skills are incorporated into everyday financial behaviour, they become a routine and, as such, support healthy financial behaviour and financial well-being. However, increased financial assistance may also make the transition more demanding. There is also great variability in how families can support their children financially and teach the necessary financial skills. Parents may simply lack the necessary skills to teach their own children about financial management and therefore young adults may feel insecure in handling their own finances.

In addition to family factors, young people's developmental transitions are highly related to macro-level socio-economic and cultural factors, such as the aforementioned pandemic. Furthermore, the timing of life transitions, important social relationships, as well as individual agency also play a critical role for development (Elder 1998). Gradually, a young person takes on a new, independent, adult role in society which can be perceived as challenging, with multiple options and decision-making processes. Along with independence come uncertainty and stress.

At the individual level, the life situation of young adults plays a role for financial life management: whether one is in education, working or in a relationship for instance, certain situations support the transition to financial independence more strongly, while other situations may exacerbate obstacles. Young people's current financial situation and employment status define their possibilities to cope financially in life and hence ease out differences among young people. The importance of financial independence is also emphasised as the importance of parental financial support decreases. Improving one's situation does, however, require strengthening financial literacy and holistic support for young people's financial independence and engagement in work life, also during times of societal and personal change.

How to promote youth financial capability and resilience?

In these circumstances of past and current economic insecurity and the demanding life course transition to financial independence, it is crucial to identify factors that promote not only financial literacy, but most importantly, financial capability. The current pandemic differs from previous societal crises in that the present situation is particularly insecure and unexpected (Serido 2020). There is an alarming need for certain psychological resources, such as resilience, not only for general well-being but also for the financial life domain. In this sense, "resilience" refers to successful adaptation and competence despite significant risk or adversity which may affect achievement of young people's major developmental tasks (Masten and Powell 2003). In fact, resilience is not simply the avoidance of negative outcomes in challenging times, but the individual's ability to identify, optimise and analyse their strengths to overcome these challenges (Hussong et al. 2021). Young people experiencing low agency see the present situation in a negative manner and tend to see the crisis as uncontrollable from a pessimistic point of view. In our research, these young adults were especially concerned about the effects the pandemic will have on their well-being, career and personal financial situation (Ranta et al. 2020).

Towards a new era in terms of financial literacy – and financial capability

A rapidly changing context immersed in digital technologies, global information and social networks within global macro-economic turbulence and financial insecurity relates strongly to problems in future prospects and well-being at the individual level. Young people must manage changing economic circumstances, prepare for risks and tolerate insecurity, being at risk of becoming economically vulnerable. At the same time, new digitalised personal financial management and consumption patterns require dynamic financial skills from individuals, and above all, confidence in fulfilling financial responsibilities and making financial decisions. In the digitalised consumption environment, consumption habits have changed significantly as money has been transformed into an invisible, intangible means of exchange. Modern society also involves an increasing use of solutions based on artificial-intelligence (AI).

Along with these changes comes a requirement for an update in financial literacy. Financial knowledge and behaviours need to be updated for young people to behave and decide

responsibly, practice financial life management and thrive in the present knowledge society. According to the OECD (2015, 2020b), in addition to financial knowledge and skills, capability in gaining and developing appropriate financial competencies and behaviours are needed to eventually foster financial and subjective well-being and avoid risky decision making – all of which support the need for a harmonised, international framework for financial literacy addressing the needs of young people in terms of key competencies and the relevance of different learning environments.

In response, more than 70 countries and economies worldwide have published a strategy for financial literacy at the national level (OECD 2022a; for a review, see OECD 2022b). These strategies emphasise responsible financial decision making and understanding and forecasting of one's personal financial situation. Individuals are at its core, with the overall aim to increase understanding on promoting the importance of financial literacy among the population of all ages. Furthermore, the Recommendation on Financial Literacy instrument adopted by the OECD Council, initially developed in the OECD International Network on Financial Education with over 280 public institutions from over 130 OECD member and non-member countries, guides governments, authorities and stakeholders to implement financial literacy policies (OECD 2020c). As opposed to a problem-based focus, it is vital that the core of national financial literacy strategies be in strengthening individuals' knowledge and skills, in collaboration with service providers and in profiting from knowledge gained from scientific research – all to support individuals' financial well-being in the short and long term. In the public discussion as well as in public services and research, promoting positive future perspectives for young people is especially important as we make our transition towards the aftermath of the Covid-19 pandemic. Becoming a successful citizen in today's complex and ever-changing financial landscape requires strong, efficacious financial responsibility, risk management, and grasping dynamic financial concepts.

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Access to independence and housing exclusion: Why we shouldn't leave young people on the front line of Europe's dysfunctional housing markets

| Chloé Serme-Morin

Young people's transition to independence is significantly delayed by worsening housing exclusion. Despite falling into the same age category and being on the cusp of independent adulthood at the same time, young people across Europe are facing very different situations, realities and experiences. While rebellion, protest, idealism and counterculture were the bywords of the younger generation in the 1970s, today's young people are more likely to be associated with unemployment, poverty, pragmatism and survival.

In 2019, young people aged 15-29 represented 17% of the then EU28 population[5]. Already particularly affected by the 2008 crisis, they have been on the front line of the pandemic-related economic crisis. Since 2020, unemployment and inactivity have ballooned among young people in Europe.

Young people, especially those living below the poverty line, are more affected by housing exclusion and by the structural dysfunction of housing markets than other groups

Accessing independence requires leaving the family home – or a care institution – and moving into independent housing. The age of this move varies from country to country depending on cultural norms. It is also influenced by many socio-economic factors, including having adequate financial resources to pay housing costs. Yet the growing disconnect between housing costs and household resources is affecting everyone living in Europe, particularly those whose income is below the poverty threshold, who are unemployed or who have no job security due to the precarious nature of work contracts, new arrivals from foreign countries, and those under 30. Young people routinely struggle to **leave the family home** or end up returning to live there – if their parents' resources and family relations allow it – because they cannot afford to live on their own. In **Denmark**, the number of young people "boomeranging" back to their parents' home increased by 12% between 2009 and 2018.

Young people pay **especially high rents**. In some capital cities with particularly strained

5 *Eurostat, 2019, pre-Brexit data [yth_demo_020], available at* ***https://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=yth_demo_020&lang=fr.***

housing markets, the average rent for a two-room apartment can represent more than 100% of the median income of a person aged 18-24. This is the case in Amsterdam (€1 675 average rent compared to €1 605 median income), Helsinki (€1 398 average rent compared to €1 363 median income) and Lisbon (€1 105 average rent compared to €910 median income), not forgetting cities like London, Paris and Barcelona[6]. Poor young people aged 15-29 are facing very high rates of housing cost overburden across Europe: Greece (87%), Denmark (82%), Serbia (61%), Norway (60%) and Switzerland (59%) (Eurostat 2019).

Young people live in **poor-quality housing**, i.e. substandard conditions, energy poverty and forced cohabitation. In the European Union, some 23.5% of 15-29 year olds were living in overcrowded conditions in 2019 compared to 15.6% of the general population. The situation is also very alarming in non-EU countries: in Montenegro, Serbia and Albania, for instance, more than two out of three young 15-29 year olds were living in overcrowded conditions in 2019 (Eurostat 2019).

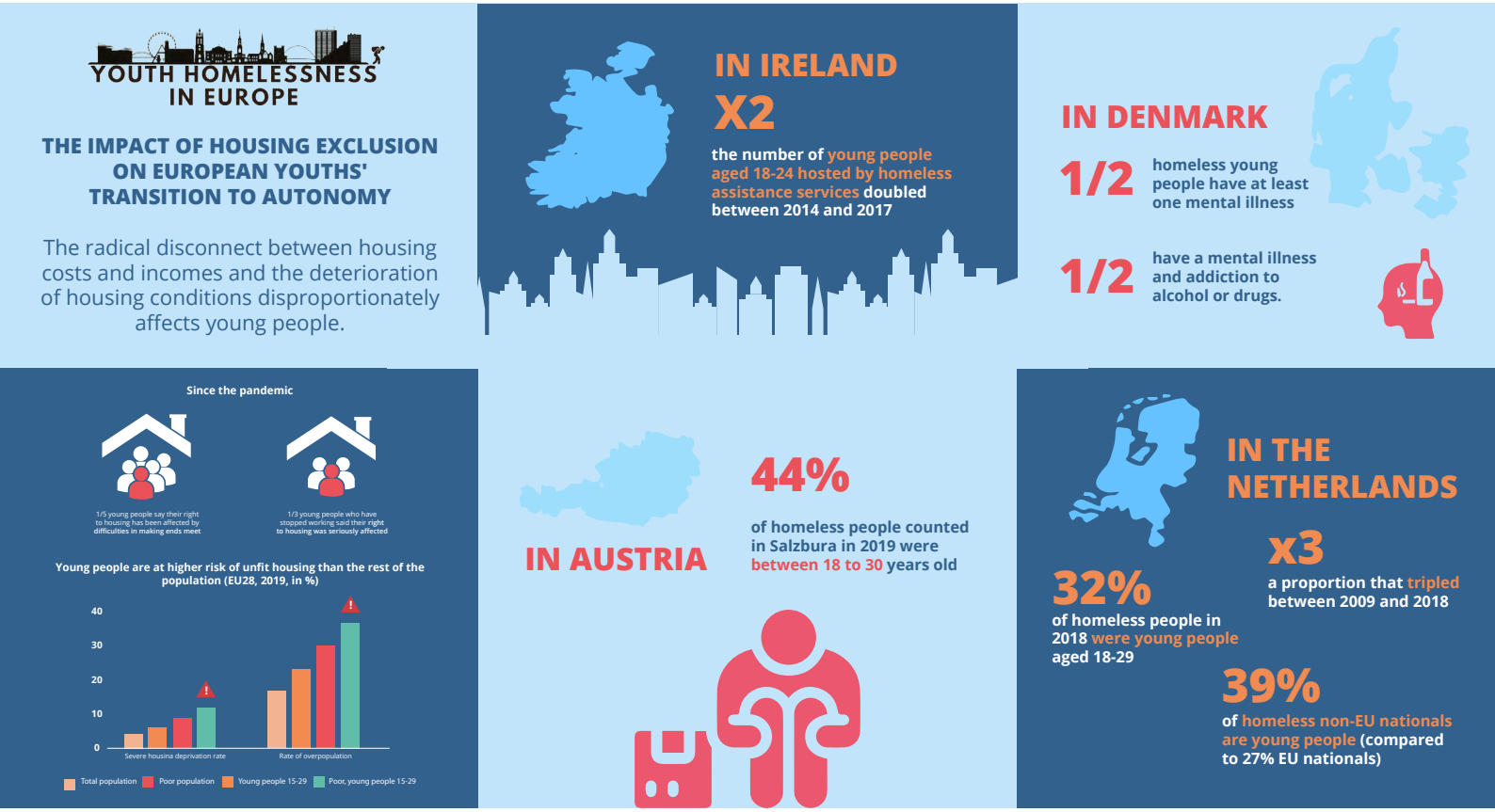
So far, European and national policies have mainly focused on employment and training, without taking into account the importance of dignified and affordable housing as a prerequisite to independence. Following the 2008 financial crisis and austerity policies, support for young people has been cut: in Denmark, for example, welfare payments for young people have been cut since 2014, resulting in a 104% increase in the number of young people among the country's homeless population between 2009 and 2017, and demonstrating the key role that adequate financial support plays. Over the last decade, the number of young people among the homeless population increased considerably in most European countries. After the 2008 financial crisis, several governments implemented budget cuts to welfare benefits for young people, postponing their access to independence and transferring the responsibility and the role of social safety net to parents and family, leaving poor young people without access to decent independent housing.

Moreover, recently, young people have been on the front line of the pandemic and are particularly affected by poverty

Young people are most likely to experience housing exclusion as a result of the pandemic. The continued increase in rents in tense housing markets is of course a major factor. But the immediate and complete disappearance of industries young people work in, such as the hospitality, entertainment and retail sectors, has prevented young people from securing a decent income. As the pandemic continues, their situation has further deteriorated, with their housing situation becoming insecure. A rapidly increasing part of the young population is unable to afford rent anymore and some are even struggling to pay for food. Many young people have no other choice than to move back in with their parents. But some are not as lucky to have parents who can support them and therefore become vulnerable to homelessness.
FEANTSA and Abbé Pierre Foundation's **6th Overview of Housing Exclusion in Europe 2021**

6 *In terms of centrality and proximity to employment and training hubs and in terms of habitable space – apartments with one separate bedroom. EUROSTAT & HOUSING ANYWHERE data – Average and median income by age and sex – EU-SILC and PCM surveys (ilc_di03), available at* ***https://ec.europa.eu/eurostat/web/income-and-living-conditions/data/database and https://housinganywhere.com/rent-index-by-city***.

shows that the social safety nets and the emergency measures taken by governments during the pandemic are not sufficient to protect young people. According to Eurostat, almost 3 million young people under 25 years old were unemployed in February 2021, which is an increase of 230 000 since the start of the pandemic. **One out of three young people who lost their work and income during the pandemic are facing severe difficulties in maintaining or accessing a home.**



Source: Abbé Pierre Foundation and FEANTSA, Sixth Overview of Housing Exclusion in Europe 2021.

According to Caritas, the demand for food aid in Western Europe increased by approximately 25-30% between March and May 2020 alone (Clarin Mundo 2020). In France, since the beginning of the pandemic, 20% of young people aged 18-24 have had to resort to food aid, while 35% are worried that they will not be able to pay their housing costs in 2021 (Ipsos 2019).

Regarding employment, one in three employees aged 18-24 in the United Kingdom lost their job or were dismissed due to the pandemic, compared to one in six adult employees aged over 24[7]. In Ireland, 15-24 year olds experienced the highest rate of job loss and furloughing. In April 2020, some 46% were furloughed and more than a fifth – i.e. 22% – lost their jobs (Central Statistics Office 2020).

7 *Resolution Foundation Study 2020, in Joseph Rowntree Foundation (2021), UK Poverty 2020/21, available at* ***www.jrf.org.uk/report/uk-poverty-2020-21.***

Worsening housing conditions have a negative impact on young people's pathway to independence

For anyone, regardless of their age, poor housing conditions have a negative impact on physical health, mental health, private and family life as well as social life. Housing exclusion and instability impact on young people's well-being, causing disruption (or even an end) to their education and their ability to concentrate and learn, by destroying their support and care networks, weakening their mental health and their levels of satisfaction and confidence in the future at key moments in their development. A British study shows the connection between housing exclusion on the private rental market and insecurity, vulnerability and marginalisation; the constant instability of short leases with few protections has become the norm for young people on low incomes. These difficulties lead to feelings of powerlessness, insecurity, stress, anxiety, loss of control and psychological imbalances that are a form of "residential alienation":

"A lot of my things are in boxes. I just don't unpack because I know that in a year's time I'm going to have to move. And so, I guess it makes me feel unsettled. I'm always thinking about where I'm going to live next, how I'm going to earn money for my next deposit, who's going to be my next guarantor, my credit rating and that kind of thing" (S., 21 years old, England) (McKee., Soaita and Hoolachan (2019).

The negative psychosocial effects of housing exclusion among young people are made all the worse for people with other risk factors, i.e. those already suffering from poor physical or mental health. Within the family home, overcrowding and the lack of a private and safe space can be particularly problematic for young people living with relatives or other people in unsafe conditions, where problems such as addiction, mental health and/or violence and domestic abuse may arise under the same roof.

Inspiring solutions and practical measures

The full guarantee of the right to housing is not compatible with a deregulated system in which the state delegates its responsibility to private markets without the necessary safeguards. Therefore, rent control – even if widely debated still – is gaining momentum all around Europe; conditions and restrictions on the right to property are needed if we want to fulfil the social function of housing.

Recently, the British Government estimated that 30 years from now, 630 000 young people will not be able to pay rent on the private housing market when they retire, and is predicting a future crisis in homeless retirees if this issue is not addressed immediately (Report by the British all-parliamentary group on housing and care for older people 2019). If prevention policies specifically targeting the mass exclusion of young people are not rapidly introduced in Europe, a new destitute cohort of this generation will soon swell the ranks of the homeless. With accommodation systems already overcrowded in a vast majority of European countries, people will not be able to live with dignity and will be drawn into a spiral of extreme poverty, becoming the chronically homeless adults of tomorrow's "other – excluded – Europe".

The failures of certain measures should not undermine the successes of public policies and practices implemented at national or local level across Europe. Young people have specific needs that require developing a housing supply that is appropriate for them and can accommodate the most vulnerable youth. Furthermore, as they are particularly affected by poverty, job insecurity and sometimes even an inability to access minimum welfare benefits, taking action to meet basic needs and to implement social safety nets is vital.

Customised housing offers and innovative solutions are required, i.e. developing student housing, small affordable housing units, assisted housing for young jobseekers and workers as well as increasing intergenerational or multicultural housing. Inspiring solutions exist all over Europe. The "Porto 15" public housing co-operative for people under 35 years in Bologna, Italy, is a good example: 18 apartments were renovated in an apartment building belonging to the municipality with shared services and communal spaces, where the young tenants, who pay below-average rent, sign up to a "values charter" in which they commit to serving the community, for example by organising activities, homework support, park maintenance, etc. Municipal co-living programmes shared between young unaccompanied refugees and young local people, in Amsterdam and Antwerp for instance, are proving that intercultural shared living spaces provide living conditions in which a variety of informal forms of social support and mutual learning can emerge. For young homeless people, Housing First for Youth programmes should be scaled up all over Europe: the causes and conditions of youth homelessness are different from those of adult homelessness. As a result, the solutions must be based on the needs of young people. Housing First for Youth is based on the principle that all young people have the right to be housed, and that those who have experienced homelessness will fare better and get

back on track more quickly if they first have a roof over their heads[8].

Governments must **make this pathway more secure** in terms of both housing and employment, with **a minimum income, access to a universal rent guarantee and better housing benefits** all acting as tools that offer a safety net for young people who are entering the world of work.

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8 For sources, further description of the projects and more inspiring solutions, see FEANTSA and Fondation Abbé Pierre (2021), "Investing in young people's future by facilitating access to housing and repairing safety nets", 6th Overview of Housing Exclusion in Europe, available at ***www.feantsa.org/public/user/Resources/reports/2021/CH2_Youth_EN.pdf.***

Emerging trends in coworking spaces among young people

| Dr Antigoni Papageorgiou

Over the past decade, we have witnessed important changes to the ways work is organised, conducted, and experienced worldwide. A growing number of young people have found themselves working part-time, doing project-based and precarious work, becoming self-employed, or even delaying their entry into the labour market (OECD/ European Union. 2019). Various studies (Daly and Delaney 2013) have shown that early unemployment experiences may impact the future career prospects of the individuals and even their overall well-being and mental health.

In this rather unstable and insecure employment context, coworking spaces, hubs, and other collaborative workplaces (hereafter CWS) have emerged. CWS are flexible workplace arrangements in which workers share office space and common infrastructure. That way, they manage to keep costs low while escaping from the isolation of the 'work from home' model. In some cases, workers who work from a CWS develop friendships and collaborations as such spaces provide the ground for meeting other young professionals. Coworking can be seen as a new social practice (Merkel 2019) which triggers knowledge sharing, networking, and enables socializing among the users of such spaces.

CWS offer flexible ways of organising work and employment for young people who try to enter a rather volatile labour market. These spaces are mostly used by freelancers and early-stage entrepreneurs belonging to the highly skilled 'educated youth' who work in the wider knowledge economy. These new settings are giving rise to a number of dynamic coworking trends that are shaping young people's experiences of work.

#1 Trend | CWS in non-urban areas

Historically, urban areas have been more attractive for the young people in terms of providing a wide range of meaningful employment opportunities and enabling vibrant lifestyles. On the other hand, rural and peripheral areas have been usually associated with economic decay and lack of opportunities, as many of these areas are often called "places that do not matter" (Rodríguez-Pose 2018). These places were characterised by structural problems such as brain drain, youth unemployment, and the lack of innovation and creativity.

A major trend in the current evolution of the coworking phenomenon is the expansion in non-urban, peripheral, and rural contexts. While this tension has been prevalent in the last few years

(Avdikos and Merkel 2020), the experience of the Covid-19 pandemic seems to have accelerated their growth. The possibility of mobile working during the pandemic has fuelled migration waves to peripheral and rural areas. Early-stage academic researchers, remote employees, and self-employed people from a wide range of sectors seem to be the diverse and significantly wide clientele of rural coworking spaces (Bahr, Biemann, Lietzau, and Hentschel 2021).

CWS have the potential of activating those areas by bringing back – as well as retaining – highly skilled young employees through the creation of meaningful job opportunities. EU funded projects such as **Youth Re-Working Rural**, **'Cowocat_Rural'**, **TRACES project in Apulia and Western Greece** aim at fostering youth entrepreneurship and local development through the promotion of CCIs (Cultural Creative Industries) and the values of coworking. **CORAL-ITN**, a Marie Skłodowska-Curie Actions research programme has been launched with the aim to provide training to **15 Early Stage Researchers (ESRs)** to trace the development of coworking in rural and peripheral areas. Through the exploration of different case studies of coworking spaces in rural and peripheral Europe, CORAL aspires to support the further development processes of such spaces and integrate them as tools in local and regional policies.

#2 Trend | CWS hosts and community managers as an appealing career steppingstone for the youth

With the expansion of CWS, there is also an emergence of new employment profiles: community managers and hosts. CWS with their flexible and easy-going atmosphere, are an appealing workplace for young graduates. The emerging role of the hosts and community managers is to act as intermediaries (Brown 2017), as physical proximity is not enough to encourage productive exchanges among those who work in CWS. The maintenance of a business environment of conviviality, the organization and facilitation of coworking events, as well as the overall day-to-

day care of the space are among the primary tasks of hosts and community managers. These emerging professionals put all their efforts to sustain CWS's social backbone: events, meet-ups, informal lunches, and workshops.

While their tasks are essential to the overall fostering of 'a sense of belonging' among co-workers, community managers and hosts, as precarious employees are caught between short-term internships, low pay, and persistent insecurity. This adds to the provisional basis of transition to employment offered by EU funding and mobility schemes such as Erasmus+, Erasmus for Young Entrepreneurs, European Solidarity Corps, and others. While these schemes help early-stage professionals to enter the labour market, they tend to reproduce the precarity, which is already endemic especially in the wider creative sectors of the economy.

Since CWS, host mainly freelancers, small businesses, and start-ups, and provide space for in-person events, they have been significantly affected by the pandemic (JLL 2020). Hosts and community managers have faced layoffs and staff cuts. Since public support in CWS is being rather dispersed, the emerging professions of hosts and community managers are 'doomed' to remain precarious despite their essential role within CWS.

#3 Trend | Coworking spaces with childcare facilities

For freelancers, young entrepreneurs and those employed in small businesses and start-ups, childcare facilities are limited. Without the help of grandparents, young parents – and especially women - find it hard to balance their time between work and family responsibilities. For some professionals, the postponing of parenthood has been a way to deal with the pattern of long working hours. Therefore, it can be argued that the absence of childcare facilities has contributed to the reproduction of long-standing gendered patterns of disadvantage and exclusion that are prevalent especially in the wider creative sectors of the economy (Gill 2014).

To combat these gendered patterns of inequality, family-focused hubs have emerged, promoting a more inclusive workplace culture. So far, there are quite a few coworking spaces that have nurseries and childcare facilities in the United Kingdom, Germany, Italy, and Spain[9]. In Berlin, where public childcare facilities are in high demand and the waiting lists are long, the German Youth Welfare Office refunds those who are not offered public day-care and choose to work from a coworking space that has childcare facilities.

Nevertheless, both coworking spaces and nurseries are high-risk businesses whose profit margins are rather slim. Without public subsidies many CWS that offer childcare were forced to close, for example CoworkCrèche in Paris (FR), Officreche in Brighton (UK) and EasyBusy in Berlin (DE) (Knowles 2021). While new CWS which offer such unique services are currently emerging, their position in the rather crowded coworking market is far from financially secure and sustainable.

9 *For a full list of the CWS which offer nurseries and childcare facilities in the EU and the UK, Working with kids: Europe's coworking spaces with childcare,* ***https://sifted.eu/articles/working-with-kids-europes-coworking-spaces-with-childcare/ accessed 21/11/2021***

#4 Trend | The emergence of co-living

During the pandemic, an increasing number of young highly skilled workers have been pushed to seek employment in digital freelance platforms. Such platforms offer piece-works, 'one-time jobs' that are 'location independent', but financially insecure. At the same time, countries like Greece, Spain, Estonia and more recently Croatia and Montenegro have introduced a new type of visa addressed to 'digital nomads'. Next to coworking spaces which promise a greater life-work balance, co-living spaces emerge as spaces where home can be "mobile, a place of work and a social hub" (Bergan, Gorman-Murray, and Power 2020, 3). Although it is difficult to estimate the current number of co-living spaces, the interest around them is growing. A Google search on ["coliving spaces in Europe"] in November 2021 generated about 530.000 results. These spaces offer housing and office space solutions to those who are in digitally-enabled employment.

While in popular imageries 'digital nomads' are portrayed as the ones who escaped corporate cubicles to find shelters in exotic beaches, studies warn about the precarious working and living experiences of those who are in digitally-enabled employment. 'Digital nomads' may enjoy the freedom to work from anywhere but "this is matched with a downward mobility in their financial status, as they can no longer count on full-time employment like their parents' generation but must rely on digital piece-work or gig, employment" (Thompson 2018). As a result of the structural inequalities that already existed in employment, and accelerated due to the pandemic, 'gig workers' (Huws, Spencer, Syrdal and Holts 2018) of the Global North seek "suitable" (Bergan, Gorman-Murray and Power 2020) housing and office solutions elsewhere.

The future of CWS: searching for policy recognition and concrete public support

As freelancers are becoming one the fastest growing population in the labour market in Europe since 2008[10], CWS will continue to play a crucial role in young people's working life. However, CWS will continue to face severe challenges as such spaces operate in a crowded coworking landscape where large firms are using coworking as a real estate tool. For example, in Berlin, since 2016, WeWork has rented around 40% of the entire flexible-office market (Petrie 2021). That said, bottom-up and independent CWS have long passed the moment where they need public support. At the moment, there are few concrete national public policies supporting CWS that delineates coworking and provide permanent support. An exception is the **Mission Coworking** in France whose aim is to identify existing CWS initiative and support the development of new ones not only in urban districts but also in rural areas.

At the same time, collective solutions are needed to envision how CWS could function in favour of their users. **SMart** - which stands for Société Mutuelle pour ARTistes - is a cooperative of

10 Multiple studies have reported the remarkable growth of self-employment and freelancing in the EU and the United Kingdom, to name few: Future Working: The rise of Europe's Independent Professionals (iPROS) by Patricia Leighton and Duncan Brown ***https://apo.org.au/sites/default/files/resource-files/2016-05/apo-nid201721.pdf*** *and The self-employed landscape written by C. Jepps, Head of Research at IPSE,* ***https://www.ipse.co.uk/static/cca002d0-c1b3-4875-a4a03210a23343d9/Kingston-Report-2020.pdf***

freelancers that was founded with the aim to recalibrate the unequal burden of risk that young workers have to bear when they navigate the labour market. SMart is present in 8 European countries, with 80,000 members across Europe. Freelancers who have irregular income and a diversity of clients can be employed by SMart for their projects and process their payment and invoices through the cooperative. In that way, SMart has the role of employer, allowing freelancers to access the most protected legal status, that of the salaried worker. At the same time, as an employer, SMart simplifies bureaucracy by handling all their taxes and social security costs.

Therefore, as conversations take place to improve EU social protection systems, CWS should be regarded as important institutional stakeholders, and they should be invited to participate in EU and national government forums. Governments should provide more secure employment paths, with guaranteed minimum income and access to affordable workspace and housing for those who are in irregular employment. Only that way, we could envision and explore realistic employment paths that are meaningful for young professionals and allow them to live and work in dignity.

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Mentoring in youth work

| Melvisa Miskic

There are several theoretical frameworks about human development, but there is one factor in the developmental equation that remains important for the final result - the people we are surrounded with, starting from our primarily caregivers or parents to friends, mentors and our social context.

Family constellations and the social context have a combined influence on us – on our attachment styles in interpersonal relationships, on our resilience levels, on the way we cope with challenges and, in short – on the way we treat both ourselves and the other people around us.

Young people's challenges and risk factors

During the adolescence and transition to adulthood, young people cope with a variety of challenges, such as (negative) peer pressure, generation gap and identity search through resistance towards parental guidelines and values, attention seeking, low self-esteem and self-respect. If not handled accordingly or in a timely manner, these challenges combined with other factors within family constellations can result in negative outcomes, not only for young people, but also consequently for the society, as different interpersonal disorders can lead to violence, food disorders, addictions and various antisocial behaviours.

Besides for the challenges of adolescence, young people may also face diverse risk factors and exclusion, which increases the probability for the risky behaviour to manifest. Some young people experience risk factors in their own family where they're supposed to feel the safest - they may face domestic violence, poor communication, too soft or too strict parental style. Others may experience challenges within the school context due to their low academic motivation, conflicts with teachers, undemocratic teaching style or with risks related to their peer group (antisocial behaviour of their friends, unconstructive use of free time with alcohol, drugs, etc.). And finally, we have to be aware of the risks which are directly related to the traits or predispositions of a child (low ego control, low self-esteem, external locus of control, lack of problem-solving skills), (Scholte, 1992).

The challenges of adolescence and transition and risk factors have led researchers to approach young people through series of dichotomies: problematic vs obedient child, stable and functional person vs irreparable person who needs at least some form of institutional support, healthy vs sick, etc.

They tried to understand what causes those behaviours, how specific disease or non-adaptive behaviour could further develop and how can we prevent the risks?

The answers were mostly based on the recommendation to abstain from everything that can jeopardise us. However, childhood and youth are not necessarily risk free. Those years are often filled with sadness, losses and changes, and it is hard to abstain or to avoid some of the nearly inevitable circumstances.

Could those risks be transformed into some lessons and insights? If risks are moderate and developmentally appropriate, could they be important for our resilience? Do unwanted circumstances empower us for more effective coping with life challenges?

During the 1970s, sociologist Aaron Antonovsky, whose work concerned the relationship between stress, health and well-being, proposed a new perspective on life risks. He proposed the salutogenesis theoretical framework as an alternative to above mentioned pathological perspectives, and this raised the following questions: How can we stay healthy and robust despite risks? Which habits should we develop to stay healthy? Instead of risk abstention, could we be risk competent? (Mittelmark et al., 2017).

Salutogenesis model in youth work and in prevention of risky behaviours of children and youth

The salutogenesis theoretical framework influenced other pedagogical perspectives which play a key role in designing youth projects that aim to support healthy development and prevent risky behaviours.

One of the derived perspectives from the salutogenesis model is that the more present and developed protective factors one has (both individual and the ones related to the social context), the impact of risky factors will be lower because a person has had the opportunity to acquire resilience and has effective strategies to prevent manifestation of risky behaviours or they are just better at coping with challenges.

The other derived perspective is related to the life competency model. According to this approach, every behaviour, no matter how dysfunctional, has a purpose and meaning which is important to understand. Every behaviour represents the way in which one person tries to meet his/her needs. That is why it is important to base the interventions on authentic needs of children and young people, and support them in developing their own competencies. This approach has the potential to enable them in achieving their goals in a constructive way.

Salutogenesis theoretical framework helped us to accept that avoiding stress is not only biologically achievable (as positive stimulus can affect the physiological balance as well) but also that avoiding stress does not build resilience. On the contrary, facing stressors in a way that increases feelings of self-confidence and social competency contributes to resilience development.

How does mentoring make us more resilient and stress competent?

One of the factors which contribute to the resilience level is social support. As human beings we are dependent on (social) support since birth. We are not able to survive without it, just as we are not able to thrive without functional and authentic interpersonal relations. Development of stress coping strategies is something we learn and develop while growing up and through social learning – feedback we receive and the perceived level of social support we gain from our surroundings.

There are different forms of social support but in a broader sense, it can be defined as an available help from the people around us and from the social institutions. As life circumstances change and we face new stressors, it is possible that we feel more resilient in one life phase in comparison to another which is why it is important for social support to be diverse and continuous.

Young person or a child derives support from a social network that entails family support or extrafamilial support (relatives, friends, different recreational activities, hobbies, institutions, or in general – the combination of all these resources).

These interactions have meaningful implications on the health and general functionality of one person. Social support as a resource can influence our stress perception, so people with more social support cope with stressors better, in comparison to those with fewer support systems. Still, it is important to remain objective in relation to these correlations because it is also possible that more adapted children and young people have fewer constraints in seeking for social support.

Nevertheless, research shows that children and young who have had a mentor (a person who is interested in developing a caring and supporting relationship with a mentee) are more successful in overcoming challenges and are more resilient. The presence of at least one supportive person, regardless of risks and behaviours, has a positive influence on a healthy development (Bruce and Bridgeland, 2014).

Mentoring is a developmental process in which experienced adults (mentors) transfer their knowledge, experiences and skills on less experienced people (mentees). The important feature of a mentoring relationship is the quality of the time which mentor spends with a mentee. The consequence of that quality is development of special connection, mutual respect, identification and loyalty which makes the transition to adulthood easier.

In a broader sense, besides individual (one-on-one), mentoring can be both peer mentoring and group mentoring which entails a greater number of mentors and children/young people who are included in different formal activities.

Mentoring can develop naturally in non-formal contexts or consensually in formal contexts. Non-formal mentoring relationships entail confidential relationships between a child or a young person and an adult from their close surroundings and from the existing social network (e.g., family member, friend of a friend, teacher, coach, etc). On the other hand, formal mentoring is often organised with the support of a school or non-governmental organisations that organise various structural activities through which mentors intensively spend time with one or more young people.

There are several preconditions for a mentor to establish a qualitative relationship with a mentee and some of them are related to personal values and traits:

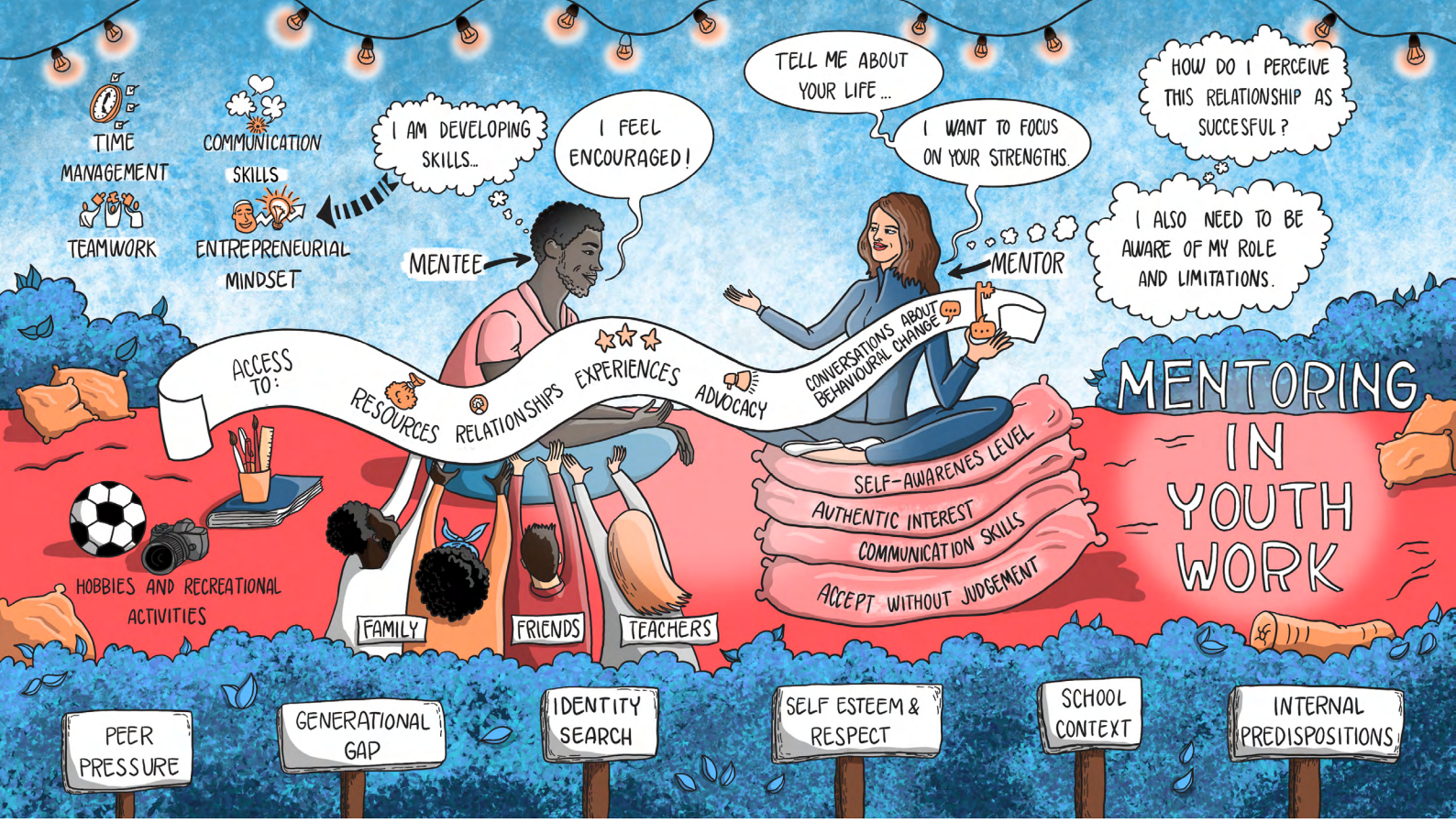
- **Mentor should have authentic interest and be committed to the process**. When working with children or young people at risk or with NEET youth, patience and persistence are very important. Those mentees need an adult who will not give up as soon as things get hard. The mentor-mentee relationship is improved every time when the mentor respects mutual agreements and fulfils the promises. (Bruce and Bridgeland, 2014).

- **Prior to being involved in a mentoring relationship, the mentors should reflect on their self-awareness level**. Are they aware of their own perceptions, convictions, expectations, and their influence on a relationship with a mentee? This is important as mentees should not be corrected but rather supported in discovering their own potential. Mentors should be open to learn about themselves and about mentees, as this helps them to set healthy boundaries and realistic expectations.

- **Mentors' communication skills** (active listening, understanding, and effective use of non-verbal communication) are the foundation that the relationship is built on and if they put some effort into making their time together fun, the relationship has bigger chances of success.

- **A mentor's role is not to be a professional** (psychologist, social worker). Mentors should not behave as a parent, teacher, peer, sponsor, the nanny, guardian or advocate. Mentor's role can contain elements of all these roles, but it also differs from others in a qualitative way, and that gives a special meaning to it (Bruce and Bridgeland, 2014).

Mentor is an important adult who accepts a mentee without judgement or punishment and represents a positive role model and a friend from whom a mentee can learn something, who they share concerns with (in confidence) but also someone they can have fun with. Even though the relationship between mentor and mentee is natural, flexible and non-formal, it still happens in a clearly defined framework (Bruce and Bridgeland, 2014).



The role of mentoring in supporting young people's transition to autonomy and economic independence

Mentoring the next generation of youth is critical to the future health and prosperity of our society. Yet, millions of young people are currently growing up without the parental or adult guidance and support needed to prepare them to become well-adjusted and contributing members of society (Cavell, DuBois, Karcher, Keller & Rhodes, 2009).

Researchers have shown that mentors might have positive influence in the following five domains of young person's life: as role models, encouraging, providing access to resources, relationships, and experiences, advocacy, and conversations about behaviour change (Davis & McQuillin, 2021).

As mentors usually have genuine wish to support other people, their own presence in a mentee's life is a positive example for mentees as it shows them that there are people who want to help them without asking for anything in return. It is also an example of socially responsible behaviours, and it makes mentees to reconsider their own potentials for solidarity.

Mentors are usually more experienced in terms of coping with different life challenges, and their openness and guidance can help mentees to improve their own personal relationships as well as skill levels. Mentoring, and especially the formal mentoring programs for socially excluded youth can play important role in developing their competences and transforming young people's attitudes, values, behaviours and beliefs so that they acquire 'employability' (Colley, 2003). Holistic approach in career guidance combined with unique mentoring connection can help young people to tackle vocational barriers and enter labour market with more confidence and better insight into their skill requirements. If mutual commitment is present, mentees

can develop a set of different transferable skills as time management, communication skills, teamwork and entrepreneurial mindset.

Mentors' professional experience and their own social capital can be beneficial for mentees to expand their personal networks, and to use external opportunities related to their life goals.
In conclusion, mentoring can empower mentees in terms of all those skills necessary in a labour market – personal skills, professional skills, as well as leadership development (mentees learn the meaning of sacrifice, responsibility and accountability, showcasing integrity and developing trust, inspiring others to do good, putting others' needs in front of your own, paving the way so others can succeed, not giving up, and so on).

What are the dos and don'ts in mentoring?

There are several underlying principles of good mentoring. Firstly, a good relationship is the one which cures. No methods, techniques or interventions can substitute the power of authentic and supportive relationships. Growth and recovery take place in relationships with people who are committed, persistent, dedicated and have the needed skills. Mentors cannot change or erase previous negative experiences but they can offer corrective experience of close and supportive relationships and they can enrich mentees' lives by giving them the opportunity to experience the world as a different and a more beautiful place. However, mentees should not be overprotected. Mentor and mentee should agree on clear boundaries and define follow-up steps in case one of them breaks the mutual agreement (Bruce and Bridgeland, 2014). Mentors should keep in mind that the **mentee is the focus of the relationship**. At the beginning, the mentor should make the needs assessment, and define work areas together with the mentee. It is important to respect mentees' individuality, and mentors shouldn't impose their own values.

Secondly, **the mentee's behaviour should always be perceived in the context** of the specific development phase as well as previous experiences and current circumstances, and not analysed as an isolated case. In order to prevent „pathologizing" of mentee's behaviours and powerless feelings in front of them, formal mentoring programs offer mentors continuous trainings and are learning more on how to understand a mentee, emotions and reasons for specific behaviours, so that they could adjust their expectations from the mentee.

The focus of the relationship should be on the strengths, and not the risks. The children and young people who are given mentors as part of the intervention tools are much more than their difficulties and hard experiences they've lived. It is important to respect the reality and the context which a young person brings but the focus of mentor-mentee relationship should be on the present, recognition, and empowerment of potentials. Mentors see beyond „hard family story ". They see a person who has needs just like everyone else, a person who wants to be accepted, loved and protected. This approach enables them to grow, learn, have fun and live life to its fullest. The most significant supporting habit in the mentor-mentee relationship is the acceptance of the mentee, with all their insecurities and potentials.

Mentors should be realistic in terms of their expectations from a mentor-mentee relationship. Sometimes the change is not visible or communication issues occur, and usually mentors feel as a failure. The first step in overcoming this feeling as a mentor is asking: „How do I perceive a successful mentor-mentee relationship?" Sometimes, the biggest success is not quitting despite the lack of "visible" changes. This is the moment when true acceptance takes place, and that is the most valuable and needed breakthrough. Paradoxically, this is the moment when some changes occur, as mentee feels safe and confident to step out towards new experiences.

Often, mentors get overwhelmed by their experiences with mentees which can affect their motivation and lead them to quit the project. That's why mentors should always be reminded to put their focus on the things they can do in their relationship with a mentee (and not on the things which others can or should do).

Mentors should always be aware of their role and know the power and limitations of helpers' relationships. The relationship between mentors and mentees is not equal in terms of identical responsibilities as mentors are expected to be the wise ones and to take an initiative in relationship development with a mentee.

Finally, **mentor is not responsible for the mentee's behaviour and has no control over it**. They are however responsible for communication, time and the content offered to a mentee as well as for his/her own reactions while having the role of a mentor.

Structured mentoring programs should enable mentors to develop their own mentoring skills, to overcome their fears and to learn more about setting the healthy boundaries, while at the same time keeping the empathy and enthusiasm needed for work with children and youth.

Added value of mentoring

Besides for the benefits for the mentee, mentoring also indirectly promotes integration into the community. The mentor-mentee relationship is the relationship that brings a lot of potential, and it can help a young person develop a positive image of themselves and others. Along with that, mentees are given emotional support in coping with daily challenges as well as encouragement with academic tasks. This kind of relationship enables development of practical skills and entails constructive use of leisure time. However, a mentoring relationship is only one of the components of mentoring programs which also offer structural activities and training that help young people to further develop their life skills. When a mentee establishes a safe and reliable relationship with a mentor, he or she is much more prepared to explore their surroundings and to connect with other children and volunteers, thus expanding their social network. This leads to better integration into society.

Mentoring can help children and youth to overcome different developmental and environmental challenges. According to research about the importance of mentoring programs (Cavell, DuBois, Karcher, Keller & Rhodes, 2009), it was shown that long term mentor-mentee connection contributes to social-emotional child development, cognitive development, identity development and improvement in other social networks. Children at risk who were exposed to long term mentoring support had lower high school drop-out rate, had healthier interpersonal relations and positive life choices and school attitudes, in comparison to children at risk who had no long-term mentoring support. They've also shown improvement in self-respect and self-confidence, have better relationships with parents, teachers and peers, as well as fewer behavioural problems in school and family.

In addition, mentoring relationships have more positive impacts for mentors themselves. Mentoring contributes to higher self-respect, greater sense of achievement, more social networks, insight and better understanding of developmental phases, more patience and improved professional skills.

Developing mentoring support systems

Formal mentoring (prevention oriented) programs should be professional and adjusted to the context, have intersectoral and multidisciplinary approach, be based on healthy interpersonal relationship, encourage development of life skills, promote healthy lifestyles and positive alternatives in free time, be adjusted to youth needs, have regular evaluations and monitoring, as well as long term perspectives and strategies.

These kinds of programs have the potential to help mentees with adverse childhood experiences that label them as dysfunctional. The authentic mentoring relationship can meet mentees' three basic psychological needs. It is the relationship where a mentee feels connected, autonomous and free, as well as competent as a result of constructive feedback. All that makes children and youth strive to be the best versions of themselves and supports their transition towards autonomy and economic independence.

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The entrepreneurial mindset as a key factor for youth employability and youth entrepreneurship and the role of youth work in Europe

| Dr Konstantinos Stergiou and Dr Kostas Filippidis

Employment challenges for young people in Europe

Over the last 15 years, a series of crises including the 2008 financial crisis, Covid-19 pandemic, and most recently, the war in Ukraine, have had severe consequences on young people in Europe, particularly in the area of youth employment and financial autonomy. The financial and employment crisis of 2008, entitled by some specialists as "The Great Recession" has hit hardest young people affecting their short and long-term perspectives, according to the latest ILO Global Employment Trends for Youth 2022 report (International Labour Organization, 2022).

In 2019, as the European economy was still recovering from the consequences of the financial crisis, Covid-19 pandemic posed further challenges to young people's economic independence and their transition to autonomy, due to schools and university closures, restricted access to indoor and outdoor activities, employment, income and health and social services. The OECD's (2021) report confirms that the economic crisis caused by the Covid-19 pandemic mostly affected young people, with about half of young people's households having suffered some form of job-related disruption. As a result, many young people have been facing financial challenges and lack of necessary resources and are in precarious working and living situations (EU-Council of Europe youth partnership, 2021). The pandemic tended to magnify pre-existing social inequalities in resources (such as good quality education, income, access to health care, access to other supporting services) resulting in an unequal impact on youth from different social strata (EU-Council of Europe youth partnership, 2020).

Nowadays, young people are also facing another employment challenge related to the growing mismatch between youths' skills and employer needs. As per data on the European Union year of **skills website**, 77% of EU companies report difficulties in finding workers with the necessary skills. Businesses, large and small, need skilled people to innovate and grow, but yet, mismatches and shortages in skills are increasing, while a large number of people are at risk of unemployment. If unaddressed, the youth unemployment will likely increase as the Fourth Industrial Revolution (4IR) transforms society, economies, jobs, and people's personal lives.

The existing mismatch between youth skills and employer needs threatens to become even

wider as Industry 4.0 transforms business and jobs faster than workers can adapt. Two-thirds of today's five-year-olds will, in about 15 years, find themselves in jobs that don't exist today, and the jobs that do exist won't necessarily be located where the job seekers live (Deloitte Global, The Global Business Coalition for Education, 2018).

The entrepreneurial mindset as a response to youth unemployment

Promoting youth entrepreneurship and sustainable development is one of the possible responses to the challenges portrayed above. The economic crisis and Covid-19 pandemic, together with the climate crisis, have also highlighted the need to focus on sustainable development, as opposed to economic growth. Sustainable development is generally defined as the development that aims to meet the needs of the current generation without compromising the needs of future generations, in order to create a sustainable environment for young people. The policy rationale for attaching high hopes to such efforts is that if young people can be empowered to take charge of their own lives and careers, and learn how to seize opportunities, this will contribute greatly towards improving the overall situation in the European labour markets (Curth, 2015).

This requires a development of the context where all young people have access to quality education and training, which helps them in gaining a wide range of skills and competences needed to adapt to the rapidly changing and highly interconnected world. The aim of such education and training would be to provide a path for active development of human capital, practical encouragement of social entrepreneurial activities and establishment of effective pathways to youth employment.

Focus on entrepreneurship and knowledge-based activities supports the development of innovative culture in Europe and the world, as it also facilitates competitiveness and economic growth (Wilson, 2018). Consequently, the European Union and national governments have launched considerable efforts to pursue the objective of promoting entrepreneurship among young people, and initiatives to boost youth entrepreneurship are given a significant role in supporting the main goals of the Europe 2020 strategy for growths and jobs (European Commission, 2010).

In recent years, most European countries intensified their focus in this area (Tsakiridou & Stergiou, 2014). Furthermore, the important role of education in promoting more entrepreneurial attitudes and behaviours, starting even at primary school, is now widely recognized (Mitra, 2008). However, entrepreneurial learning may take place in many different settings, i.e. in the formal education system, in non-formal learning outside the education system, for example in the work place, or, in youth work settings (European Commission, Directorate-General Education, Youth, Sport and Culture, 2017).

Most of the literature advocating entrepreneurship in education is based on the premise, not that everyone needs to become an entrepreneur, but that all members of our society

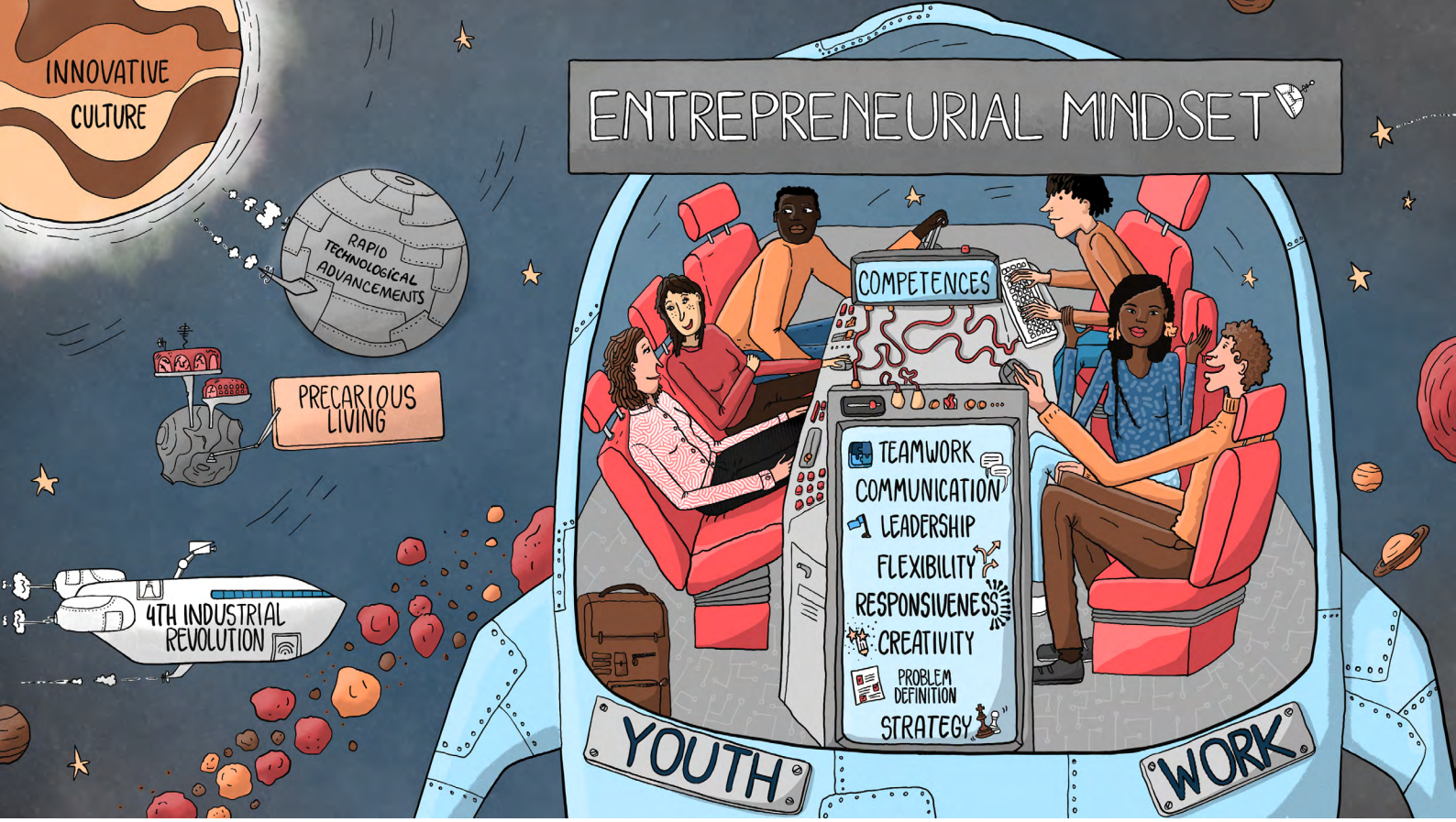
need to become more entrepreneurial. This is echoed in what entrepreneurs write and say about their own understanding of entrepreneurship (British Council, 2017). In a broad sense, entrepreneurship should be considered as a general attitude that can be usefully applied in all working activities and in everyday life, such as creativity and innovation (Sarri, Bakouros, & Petridou, 2010). Promoting the inclusion of entrepreneurial skills and attitudes in education settings provides wider benefits to society, that go beyond new business ventures.

In this sense, Social Entrepreneurship has a vital role to play, since it is considered an important tool for supporting sustainable development, as it focuses on addressing the needs of disadvantaged and vulnerable groups in society (Seelos & Mair, 2005) and therefore contributes to the achievement of the internationally recognized goals of sustainable development (Bľanda & Urbančíková, 2020).

In general, entrepreneurship should be viewed as a new basic competence, not just as a tool to create more businesses - thus contributing to economic growth and to job creation - but also as a way to stimulate the development of personal qualities that will help fulfil the potential of the individual (Tsakiridou & Stergiou, 2012). Thus, over the past decade, the European Commission has comprehensively considered different aspects of entrepreneurial learning, which has, among other things, resulted in the development of EntreComp and the related publication EntreComp: The Entrepreneurship Competence Framework (2016b).

The EntreComp framework proposes a shared definition of entrepreneurship as a competence and aims at reaching a consensus among stakeholders and establishing a bridge between the worlds of education and work. It is set to become the reference point for fostering the entrepreneurial capacities of European citizens, consisting of three interrelated and interconnected competence areas, 'Ideas and opportunities', 'Resources' and 'Into action'. Each area includes 5 competences, which, together, are the building blocks of entrepreneurship as a competence. The framework develops the 15 competences along an 8-level progression model. Also, it provides a comprehensive list of 442 learning outcomes, which offers inspiration and insight for those designing interventions from different educational contexts and domains of application (Bacigalupo, Kampylis, Punie, & Van den Brande, 2016).

In general, EntreComp is considered as a tool for lifelong learning, aiming to place a focus on the transversal skills needed to be entrepreneurial citizens creating social, cultural, and economic value for others through their actions. EntreComp community consists of practitioners and organisations exploring how to inspire and be inspired to implement EntreComp through strategies and activities in their work and across their communities. These communities are working in a variety of domains: lifelong learning, youthwork, schools, universities, employment support organizations, employers, businesses and with entrepreneurs to build skills for life (EntreComp Europe, 2020) developing more resilient young people with the capacity to foster entrepreneurial initiatives under the 4IR which creates new opportunities for entrepreneurship. Due to the rapid technological advancement in the 21st century and to innovations in work,



entrepreneurship will likely provide a unique opportunity for youth across the globe to bypass barriers to entry into traditional employment. It will also provide an opportunity to leverage local knowledge and resources. Some young people will move between formal and informal work; entrepreneurial skills could help them better navigate these changes and could better position them for future job opportunities (Deloitte Global, The Global Business Coalition for Education, 2018).

Youth work and entrepreneurial learning

Without a doubt, the financial crisis, followed by the significant increase in youth unemployment and the share of NEETs in the European Union, has been one of the main drivers for changing the position of youth work in the entrepreneurship education spectrum. With a significant share of the young people in the European Union left outside the labour market and the education and training systems, youth work became a platform where young people could participate in meaningful activities and, at the same time, gain competences relevant to the labour market or becoming active citizens (European Commission, Directorate-General Education, Youth, Sport and Culture, 2017).

There is a growing realisation that entrepreneurial attitudes and values are often achieved outside the formal education system through youth work (including self-organised projects by young people). In this sense, youth work presents itself as a promising opportunity for combining traditional approaches to the promotion of innovation and entrepreneurship, targeting disadvantaged groups of young people, and aiming at social activation and inclusion. In other words, youth work appears to offer untapped potentials for developing the resources of NEETs through activities conducted by youth workers in a supportive setting (Arnkil, 2015).

The economic crisis of 2008 and Covid-19 pandemic highlighted the important role of youth work in providing young people with spaces and opportunities to develop competencies relevant to the labour market or becoming active citizens. Furthermore, it also has a significant potential for contributing to the development of entrepreneurial competences (Kiilakoski, 2014). This is because it supports personal development by helping to transform young people's potential, creativity, talents, initiative, and social responsibility through the acquisition of related knowledge, skills, attitudes and values (Bamber & Crowther, 2012)

Due to this important connection between entrepreneurship and youth work, entrepreneurial learning has been included as one of the selection criteria for the grants and funding that are available to youth work organizations. For example, in the Erasmus+ programme, fostering innovation and entrepreneurship is one of the objectives supported by the Key Actions of the programme (European Commission, Erasmus+ Guide, 2016). Similarly, the European Youth Foundation of the Council of Europe, besides for activities focused on Council of Europe youth sector priorities, also gives grants for pilot activities which are proposing interventions based on innovation (Council of Europe, 2023).

While the purpose of youth work is not to provide jobs for young people, non-formal learning has an important role to play in responding to youth unemployment. On the basis of the evidence identified from existing research, successful youth work practice can also result in a range of positive outcomes for young people which enable them to, strengthen their network and social capital and cultivate, creativity, innovation and risk-taking skills and empower the sense of initiative and entrepreneurship (European Commission, 2016). Youth work engages young people in the wide variety of personal and social development activities, helping them to develop the knowledge, skills, and attitudes that are frequently said to be needed in the labour market. These include teamwork, communication, leadership, flexibility, and responsiveness. They also include creativity and innovation, which involve defining problems, coming up with ways of dealing with them, and sticking to a chosen course of action. In this way youth work contributes to closing the gap between the competences acquired by young people and the needs of the labour market.

One of the most effective ways to promote youth entrepreneurship over a medium to long term period is to reform or upgrade the formal and non-formal education learning approaches (European Union, Committee of the Regions, 2017). In order to have an effective entrepreneurship education, non-formal learning approaches, like youth work, should include capacity building activities (e.g. local research, partnership building activities) and learning mobility activities (e.g. seminars, training courses, study visits and job shadowing). Through implementation of local or international activities youth work aims to tackle various aspects of youth entrepreneurship and social entrepreneurship and develop competencies of all involved actors. These youth work activities are based on a variety of methods and techniques of non-formal education, and they support the active role of the participants. The activities often target various groups including young people and youth leaders, youth workers, program managers and project coordinators,

representatives of institutions and local authorities. Besides developing capacities of the participants, this procedure, also aims to especially support the development of cross-sectorial cooperation, which is one of the key elements for development of supportive entrepreneurship environment in participants living areas. The value of non-formal learning in entrepreneurship is not widely understood outside the youth sector, and should be better promoted to other stakeholders (Bamber J. , 2012).

Given the complex environments in which young entrepreneurs have to work, youth organisations need to be aware of the need for more consolidated expertise when providing entrepreneurial learning. EntreComp can help youth organizations to understand entrepreneurship competences and form a basis for entrepreneurial learning (Youth@Work Strategic Partnership on Youth Employability and Entrepreneurship preneurship, 2019).

Conclusion

Many young people today are facing challenges with their economic independence, their social life and their transition to autonomy. Evidence based research and practices from all around Europe prove that non-formal learning and youth work have an important role to play in responding to youth unemployment, to social exclusion and to closing the gap between the competences acquired by young people and the needs of the labour market.

In the context of continuous economic and social crises, youth work can facilitate young people's participation in the economy and in the society by creating a safe and inclusive learning environment for them. In this non-formal learning environment young people are able to develop their knowledge, skills, attitudes and talents, to enhance their social responsibility, to develop further their entrepreneurial skills, and to learn and experiment with new ideas, methods and tools bringing them closer to innovative initiatives that could potentially turn to innovative youth entrepreneurial actions.

As mentioned, most of the literature advocating entrepreneurship in education is based on the premise, not that everyone needs to become an entrepreneur, but that all members of our society need to become more entrepreneurial. Youth work has an important role to play in the development of this entrepreneurial mindset so that young people can be more resilient, resourceful, and solutions oriented, even when the conditions say otherwise. Young people with this entrepreneurial mindset are becoming more active lifelong knowledge seekers who are curious, creative, critical thinkers.

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Authors' biographies

Dr Antigoni Papageorgiou studied political sciences (University of Athens) and cultural management (Panteion University), and she received her doctorate in cultural industries from the University of Leeds. She is specialised in qualitative research methodologies and she has worked as a social researcher on strategic projects in the areas of creative industries, hubs, and start-up entrepreneurship, communication development and youth trends, in academia and beyond. Her main research interests lie at the intersection of gender, entrepreneurship, and labour. In her current role as a Post-Doc researcher at Urban Cowork Research in Panteion University, she explores the internal organisation of different hubs in Athens, Berlin, and London.

Chloé Serme-Morin is an external housing policy researcher and housing right activitis, and she worked for the partnership between FEANTSA (the European Federation of National Organisations working with Homeless people) and Abbe Pierre Foundation for the past six years. She was responsible for the coordination of the annual Overview on Housing Exclusion in Europe and for the gathering of innovative affordable housing solutions in thematic publications. She is also a member of FEANTSA Youth, a network bringing together young people who work to prevent, reduce and end youth homelessness. Before joining FEANTSA, she completed a master's degree in alternative urban policies in Saint-Etienne, France.

Melvisa Miskić completed her academic journey at the Faculty of Philosophy, University of Sarajevo, where she focused on Psychology as her area of specialisation. Her interests include youth work, human resource management, educational psychology, and counselling. Throughout her professional career, Melvisa has primarily been involved in projects and initiatives cantered around addiction prevention, particularly among the youth population. Notably, she has taken on the role of project coordinator, working extensively with children from disadvantaged backgrounds. These initiatives aimed to enhance their social and emotional skills, equipping them with the necessary tools to effectively navigate challenges and cultivate resilience. Currently, Melvisa is a programme manager at the Bosnia and Herzegovina Futures Foundation. This organisation is devoted to the empowerment and advancement of young individuals. In her capacity as a program manager, Melvisa assumes the responsibility of developing programmes focused on augmenting leadership and professional skills among youth.

Mette Ranta ia a docent (associate professor) in educational psychology at the Department of Education, University of Helsinki, Finland. Mette's multidisciplinary research has integrated sociology, developmental psychology, and educational sciences in studying life course transitions to adulthood. Recently, she has studied youth financial capability, financial vulnerability, and Covid-19 related personal concerns. She has vast experience in longitudinal research, quantitative methods, and data management. Currently, Mette works at the Ministry of Justice, Finland, as a Senior Specialist in coordinating a national financial literacy strategy. She also works in the Strategic Research Council, Academy of Finland, funded DigiConsumers consortium (2019-2025; https://digiconsumers.fi/en/) which focuses on youth financial skills and consumption in a digitalised consumer society.

Dr Kostas Filippidis is founder and President of Association of Active Youths of Florina (OENEF) hosting organisation of Europe Direct of Western Macedonia (GR). He holds a Phd (University of Macedonia, GR), MSc in European and International Studies (Loughborough University, UK) and MA in Youth Work with Digital Media and Games (Limerick Institute of Technology, IE). Awarded in 2018 with Youth Work Ireland Tipperary Award for the contribution and academic achievement in the area of youth work. Supporting and conducting research and training on several fields of social entrepreneurship, social and political sciences, youth work, regional development and EU policies.

Dr Konstantinos Stergiou is an economist (Phd, MEd, MA.) and his professional activity focuses on both formal and non-formal education. Since 2007, he has had significant experience working as an economist, business consultant, trainer, educator and career consultant. Konstantinos has several scientific publications related to youth, social entrepreneurship, entrepreneurship education, youth employability, efficiency and effectiveness of education. He is a member of several pools of trainers: Council of Europe, British Council Greece, Erasmus+ Greece, Youth@Work (on youth employability and entrepreneurship) and the manager of Europe Direct Western Macedonia in Greece.

Annexes

Annex I – Agenda

PERSPECTIVES ON YOUTH

7-9 November 2022
European Youth Centre
Budapest, Hungary

Perspectives on Youth Seminar: Young people's autonomy

▸ 7 November 2022

16.00 - Welcome and opening remarks
- Clotilde Talleu, Youth Partnership
- Enikő Varga-Végvári, European Steering Committee for Youth (CDEJ) of the Council of Europe
- Gianluca Rossino, Advisory Council on Youth (CCJ) of the Council of Europe

16.30 - Young people's autonomy
- Living and working conditions of young people in contemporary Europe - Massimiliano Mascherini, Eurofound
- The effect of the local labour market, housing context and social services on well-being among youth in European cities - Márton Medgyesi, TARKI Research Institute

17.15 - Dialogue space: Young people's access to independence - trends and obstacles
18.00 - Plenary: Key points
18.30 - Cocktail reception and dinner

▸ 8 November 2022

09.00 - Young people's autonomy and social rights - panel
- Manon Deshayes, European Youth Forum
- Raluca Diroescu, Youth@Work Partnership
- Antigoni Papageorgiou, Panteion University

10.30 - Break

11.00 - Exploration workshops (in parallel)

- Round 1
  Melvisa Miskic, Futures Foundation BiH- Mentoring
  Jeanne Gorny, French Ministry of National Education and Youth - Mentoring
- Round 2
  Anikó Bátori, OTP Fáy András Foundation
  Mette Ranta, Pool of European Youth Researchers (PEYR) - Financial literacy
- Round 3
  Kostas Filippidis, Association of Active Youths of Florina - Entrepreneurship and co-working
  Mary Drosopoulos, Pool of European Youth Researchers (PEYR) - Young refugees' autonomy

13.00 - Lunch break
14.30 - Plenary session: State of the art on young people's autonomy
15.30 - The ALMA initiative (Aim, Learn, Master, Achieve): a boost for young people's inclusion
Lucrezia Ioannoni Fiore and Peter Besselmann DG Employment, Social Affairs & Inclusion, European Commission
16.15 - Coffee break
16.45 - Reflections: How can research, policy and practice support young people's autonomy?
18.00 - Closing of the programme of the day
19.00 - Dinner

▶ 9 November 2022

9.00 - Plenary session: Where do we go from here?

10.30 - Official closing

- Lana Pasic, Youth Partnership
- Adina Șerban – Seminar rapporteur, Pool of European Youth Researchers (PEYR)

11.00 - Departures

Annex II – List of participants

1. Alejandro Cuevas Vidal, INJUVE
2. Ali Noor, VYRE
3. Ãlvaro Mella Lopez, Young European Federalists, JEF Madrid
4. Anikó Bátori, OTP Fáy András Foundation
5. Antigoni Papageorgiou, Post-Doctoral Researcher, Panteion University
6. Atanas Stoyanov, Phiren Amenca Roma Youth International Network
7. Aysenur Bulbul, Turkish Ministry of Youth and Sports
8. Carlos Manuel Ramos Saraiva Paz, Portuguese Institute of Sport and Youth
9. Carolina Pastor Parez, Young European Federalists, JEF Madrid
10. Dunja Potocnik, Pool of European Youth Researchers (PEYR) Advisory Group
11. Elefteria Papadopoulou, Infinity
12. Enikő Varga-Végvári, European Steering Committee for Youth (CDEJ) , Council of Europe
13. Georgina Whiteman, Cardiff University
14. Gianluca Rossino, Advisory Council on Youth (CCJ), Council of Europe
15. Gonzague Isirabahenda, Babes-Bolyai University
16. Imre Simon, ERYICA
17. Irine Gugunashvili, Youth Agency, Ministry of Culture, Sports and Youth of Georgia
18. Jeanne Gorny, European Knowledge Centre for Youth Policy (EKCYP), French Ministry of National Education and Youth
19. Kostas Filippidis, Association of Active Youths of Florina
20. Lucrezia Ioannoni Fiore, DG Employment, Social Affairs & Inclusion, European Commission
21. Mary Drosopoulos, Pool of European Youth Researchers (PEYR)
22. Manon Deshayes, European Youth Forum
23. Maria Pia Napoletano, EU NEIGHBOURS east - Young European Ambassadors
24. Marina Galstyan, Center for Educational Research and Consulting
25. Marti Taru, Pool of European Youth Researchers (PEYR) Advisory Group
26. Martin Rimóczi, College of Diplomacy Budapest
27. Márton Medgyesi, TARKI Research Institute
28. Massimiliano Mascherini, Eurofound
29. Melvisa Miskic, youth worker
30. Mette Ranta, Pool of European Youth Researchers (PEYR)
31. Nebojsa Djeric, European Youth Centre Vojvodina
32. Nino Mikhanashvili, Youth Agency, Ministry of Culture, Sports and Youth of Georgia
33. Paul Sullivan, CELCIS
34. Peter Besselmann, DG Employment, Social Affairs & Inclusion, European Commission
35. Raluca Diorescu, Youth@Work Partnership
36. Šimon Presser, European Knowledge Centre for Youth Policy (EKCYP)

Organising team

1. Aleksandra Maldziski, DYPALL - facilitator
2. Adina Serban, Pool of European Youth Researchers (PEYR) - rapporteur
3. Clotilde Talleu - Youth Partnership
4. Lana Pasic - Youth Partnership
5. Marietta Balázs - Youth Partnership
6. Estelle Glessinger - Youth Partnership

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The Member States of the European Union have decided to link together their know-how, resources and destinies. Together, they have built a zone of stability, democracy and sustainable development whilst maintaining cultural diversity, tolerance and individual freedoms. The European Union is committed to sharing its achievements and its values with countries and peoples beyond its borders.

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