



Shaping the Selves of “At Risk” Youth in Debt and Poverty in the Context of Economic Vulnerability

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Abstract

Drawing on two interrelated areas of youth work, outreach youth work as a place of coordination of work, social benefits and social services, and youth workshops as a place for work training for young people “at risk”, our aim in this article is to analyse how young people in poor financial circumstances are governed through policies and practices in these institutions in Finland. Based on ethnographic fieldwork and interviews with young people and professionals working with young people, we ask how the subjectivities of young people “at risk” (and particularly those in debt and poverty) are shaped in the context of economic vulnerability. This shaping is not only from top-down dimensional formation of a subject, but also from the multidimensional flow of power/knowledge via subjects that sometimes possess opportunities of acting otherwise, as delineated in the end of our analysis. In the context of ubiquitous neoliberal governmentality, we delineated a landscape of survival strategies for economically vulnerable young people in these power/knowledge relations.

Keywords Economic vulnerability · Debt · Poverty · Young people “at risk” · Neoliberal governing · Subjectivity

Introduction

“We have these young people who are highly in debt, that is ‘overindebted’ a lot, here in our city. And their number is increasing constantly.”

(Extract from the interview with male outreach youth worker, age 44)

When we look at the world today, it seems that the limits, freedoms and opportunities for living a socially mobile life depend on the financial resources that the subject possesses (Lazzarato 2014; Marazzi 2015; Wood 2005; Harvey 2005). The

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financial logic of neoliberal governmentality engenders a global situation in which there must be an immense amount of poverty and negative capital, that is, loan taking and being in debt, for there to be a large proportion of the total accumulated capital in the hands of the few (Brown 2015; Piketty 2016; Quiggin 2014). Ubiquitous financial capitalism has produced increasing poverty, economic vulnerability and economic inequality that in turn, have engendered a situation whereby the world's richest one per cent have more than twice as much wealth as the 6.9 billion poorest people (Oxfam 2020).

In this article, we consider the question of poverty and debt of economically vulnerable young people “at risk” through Finnish youth support systems. These are part of the “vulnerable social” by which Wacquant means targeted areas of society such as the social, health and educational sectors that are financed through taxpayers’ contributions and governed through neoliberal policies (Wacquant 2009). The targeted section of the population of the western liberal democracies is in a vulnerable position and “at risk” due to its poor financial situation (Wacquant 2009).

By youth support systems, we mean institutionalised support that coordinates, guides, helps and assists young people who do not have a place to work or study to get into the labour market, rehabilitation, training or further educational settings (Brunila et al 2019; 2020; Youth Act of Finland 2016). We focus on outreach youth work activities including the coordination, guiding, and helping strategies for young people to find rehabilitative or part time work, workshops, study places, acquire a rental flat, or be eligible for unemployment or social benefits. We also focus on workshop activities including practical work such as painting materials, wood and forging steel, preparing cars or manufacturing textiles. Young people in these workshops are compensated in various ways, using unemployment money, rehabilitative benefits, social benefits or compensation for work training, all ranging from €500 to €600 per month.

The youth workshops and outreach youth work are funded by the cities or smaller municipalities they are located in, and the geographically larger Regional State Administrative Agency (Aluehallintovirasto 2017). The services of workshops and outreach youth work (OYW) must be arranged by every city and larger municipality by law (Finlex 2016). Third way, which is beyond the scope of this article, to guide young people in the Finnish youth support system, is a set of one-stop-guidance offices in the larger cities. All these youth support activities receive funding from the Finnish Ministries of Education and Culture and Economic Affairs and Employment, and the European Union. Funding for youth workshops and outreach youth work must be applied for annually and they are evaluated regularly. Regional offices have the right to demand that the annual funding is returned if the results (the quantity of young people flowing through the services of OYW) is insufficient. The young adults who have economic difficulties to survive are not only clients of outreach youth work and youth workshops. Usually they are also clients of the social office, KELA, and workshops, rehabilitative work, mental health institutions, psychiatric and psychological consulting. The field of youth support systems in Finland is heterogenous and consists not only of outreach youth work, workshops and one-stop guidance offices in larger cities, but also competing actors of NGOs and in the public and private sectors, forming a range of youth projects.

In the article, we outline how the economically vulnerable young subject is governed and shaped by indebtedness and poverty. We examined the processes of becoming a subject, that is, subjectivation of young people in the economically vulnerable circumstances of indebtedness and poverty. We propose a framework for analysing support systems from the perspective of governmentality studies connected to subjectivation. We also considered the opportunities for resistance. In addition, throughout the article we delineate a landscape of different survival strategies for young people shaped by poverty and indebtedness and the practices of the youth support systems.

Therefore, our research question is: How are economically vulnerable young people in debt and poverty shaped in Finnish youth support systems such as outreach youth work and workshops? In the article it is our intention to bring together governmentality studies and the ideas of Lazzarato, of governing people through debt, to form a theoretical frame of reference from which to analyse the processes of shaping the selves of young people in youth support systems.

Context of Finland

After the second world war, Finland represented exemplary nordic welfare state model (specially in 1960–1970) which shared increasing economic resources to its whole population by means of progressive taxation of incomes and property due to leftist-centralist political power, teachings of the wars (world wars and civil war), connectedness with USSR and high organizational level of labor unions (Jussila et al. 1995; Anttila et al. 2016; Viren and Vähämäki 2015). Welfarist central state bureaucracy developed and lasted all the way till 1991 when financial recession, “casino” economics in the end of 80’s and collapse of USSR caused the beginning of austerity politics in Finland which was accelerated by neoliberalist restructuration and decentralisation of the welfare state (Löppönen 2017; Anttila et al. 2016; Patomäki 2007). Since 1991, what was primarily under erasure was the health, social and educational sectors of the state and social benefits were cut (Löppönen 2017; Patomäki 2007). Public structures, services and goods were privatised and New Public Management from anglo-saxic societies taken into practice in the public sector of the state. In addition, membership of EU accelerated the process of becoming a part of global neoliberalisation. Instead of bureaucracy and centrality of the state of Finland, there became into picture flexible projectization (like youth support projects), decentralisation and entrepreneurialisation of the society. Since 1991 recession, the gap between the rich and poor has grown remarkably causing injustice, ruthless competition and inequality in all sectors of societal life in Finland. This gap created the youth policies for the culture of poverty, debt, cruel optimism (Berlant 2011), the promise of happiness (Ahmed 2010), positivity (Sukarieh and Tannonck 2011) and fear for being able to make one’s ends meet that can be seen also in our data concerning young people.

What was also remarkable was that the permanent and decently paid jobs were replaced by less paid part time work which caused uncertainty of life itself, precarity, vulnerability, anger and frustration, which phenomena in turn proliferated

industry of mental health hygienists, psychologists, psychiatrists, therapists and other life skill coaches, all in all, the whole army of psy-knowledge professionals taking care of those “diminished selves”, those unable to cope in the “fair” competition in the “free” labor markets (see also globally, Rose 1999, 1998, 1989; Dean 2010).

This process of neoliberalisation in Finland touched also youth support systems changing them into short time projects for projectised workers to govern, cultivate and empower new kind of labor force, that is, resilient, adaptable, individual, responsible and entrepreneurial young people for the demands of the national and global neoliberal labor markets (Laukkanen 2014). In the above delineated picture dwells nowadays Finnish youth support systems that try their best to keep “NEET”, or “at risk” young people still in the same “boat” of society.

Debt, Poverty and Governing Young People in the Ethos of Economic Vulnerability

There have been many studies of young people “at risk” in the context of neoliberal governmentality, and how economic recessions, unemployment and austerity politics have hit them hard (Kelly and Pike 2017; Riele 2006; Kelly 2006). Young people are repeatedly seen to be “in need” of support systems because of their economic vulnerability and due to their age, transitory stage in education and training and, additionally, because of the “threat” their precarious and “vagabond” position causes to society (Kelly and Kamp 2015). What we mean by economic vulnerability of young people entails the context of unequal and unjust neoliberal governmental structures of society that engenders young people in debt and poverty (Wyn 2009; Kelly and Pike 2017). We suggest that economic vulnerability at the structural level produces and reproduces and is dealt as individualised psycho-emotional vulnerabilities at the so-called individual level, in the practices of youth support systems. The concept is explored below in its own section.

Our research is positioned among critical youth studies suggesting that research should not be focused on individuals and their behaviour, nor family backgrounds and psychological profiling, but on social inequalities, structural injustices and the dynamics of the neoliberal governing of young people (Griffin 1993; Brunila et al 2017; 2019; Mäkelä et al. 2021). Furlong and Cartmell (2007) as well as Griffin (1993) also suggest that youth should be taken into consideration as relational and in relation to other groups like long term unemployed and their rehabilitation programs (self-responsibilisation, entrepreneurialisation and blaming the individual) that are similar with rehabilitation practices of young people. For example, Griffin (1993) questions how youth is represented in the youth literature and in this way highlights the power relations that define and represent delinquent youth as a “threat” to society. In addition, according to Griffin, by criticising the class-biased youth literature that represents and problematises youth as defiant and slacking, it is possible to challenge power relations that exploit young people in a wide range of precarious situations in western democratic societies (Griffin 1993).

We are interested in how young people “at risk” are shaped via so called empowering practices (see Dean 2010) to become flexible, employable, resilient, suitably psycho-emotionally vulnerable or compliant for modern work markets and customers of youth support systems (Brunila et al 2020; 2019; Mäkelä et al. 2021; McLeod and Wright 2016; Ball and Youdell 2009; Bottrell 2009; Ball 2008; Garsten and Jacobson 2004). In the data we also found that it is situationally possible for young people to do and be otherwise, that is, resisting taken-for-granted ways of doing things and practising critical thinking or political activism (Kelly and Pike 2017). This means that young people sometimes challenged the script of neoliberal governmentality such as individualising poverty and debt, in the practices of youth support systems.

In light of the governmentality literature (Foucault 2008; 1991; Rose 1999; Miller and Rose 2008; Dean 2010), we have brought out the many power relations that shape young people in their poor financial circumstances, that is, in their contextual economic vulnerability. The perspective of governmentality that encompasses this study is a way of analysing how the process of becoming a subject, that is, subjectivation, is possible and how it works in neoliberal governing practices in the context of youth support systems. The concept of regimes of practices that we used in our analysis refers to institutionalised perpetual practices that are part of power/knowledge flows of institutions like youth support systems and schools (Dean 2010; Foucault 1978). Regimes of practices involve practices to produce truth and knowledge, comprise multiple forms of technical and calculative rationality, and are subject to neoliberal policies, programs and problematisations for their reform (Dean 2010; Foucault 2008). Neoliberal governmentality refers to politics that transform its citizen-subjects into psycho-emotional vulnerable individuals, competitive and entrepreneurial entities (Brown 2015; Thrift 2005; Harvey 2005; Löppönen 2017). Neoliberalist governmentality is a way of ruling through entrepreneurialisation (see also Brown 2019; 2015), by which every individual must become a profit maximising and autonomous enterprise, responsabilisation and flexibilisation of “neurotic” (Isin 2004) worker citizens (Isin 2002; Beckett 2006; see also Jessica Gerrard (2021) on social welfare and social enterprise).

In this article, we are indebted to Maurizio Lazzarato’s work “La fabrique de l’homme endetté. Essai sur la condition néolibérale” in which Lazzarato analysed the relationship between the one who is in debt and the other who gives this subject a few economic resources, thereby causing the subject to become indebted. In the last four decades, the debts of national states have been transformed into the debts of their citizens and these austerity politics are justified through financial crises that are produced by financial capitalism’s own internal logic (Lazzarato 2014; Marazzi 2015). According to Lazzarato (2014), a class of people, most of the world’s population takes responsibility for the competitive financial games of the rich in the world markets. That responsibility appears in the form of debt (Lazzarato 2014; Marazzi 2015). Lazzarato (2014) writes about how debt produces obedient subjects who want to escape from their subaltern situation by making themselves into enterprises. These subjects as enterprises are flexible in the way that they take responsibility for expenses and risks of neoliberal management and the “financed economics” of society (Foucault 2008).

Data and Analysis

Research for this article conducted by doctoral student Mäkelä (2016–2017) is part of an on-going research project “Disrupting youth support systems in the ethos of vulnerability” led by professor Brunila between 2017 and 2021, funded by the Academy of Finland. In the project, we are interested in how cross-sectoral policies and formal and informal educational practices shape the interests of young people from various backgrounds (in this article backgrounds are embedded in the economic vulnerability) in the ethos of vulnerability, including those who are outside formal education and work (Brunila et al 2020; 2019; Mäkelä et al. 2021). In this article, we concentrated on interviews with young people who participated in activities of outreach youth work (OYW) and in youth workshops. The overall research data produced by Mäkelä consists of field notes and 40 in-depth interviews with young people (with ages ranging between from 18 to 29), youth workers, social workers, teachers, psychiatric nurses, school coordinators and with employment officials. In addition to the interviews, during the ten months of ethnography in the field, Mäkelä spent two days per week among young people and their youth workers, following their everyday life, work, practices and discussions and taking part in those interactions.

The exact physical sites of the ethnography were the workshop and the office of the outreach youth work. The whole area of the city was also geographically mapped since the outreach youth work is a mobile service by having outreach youth work personnel go to the homes of young people, rehabilitative work, workshops, training places and sites of other helping youth professionals such as school coordinators, therapists and psychologists, thus creating new spaces, practices and networks during this move. In the article, we used a discursive mode of analysis (Foucault 1978; 1991; Bacchi 2000; Bacchi and Bonham 2014). The aim of our analysis was to unpack the taken-for-granted social interactions and practices and their intrinsic power/knowledge relations of phenomena in question in the field of research. We aimed to uncover the themes in ways in which we chose quotes from the data. We chose the themes that expressed most clearly the discursive practices of OYW in connection to debt and poverty, and in addition, to economic and psycho-emotional vulnerability of young people.

The positionality of the writers became evident when considering that the researchers produce and reproduce, construct and reconstruct the research settings and questions. In the analysis it was necessary to consider that the researchers’ position and presence had an altering effect on the interactional dynamics of the fieldwork because the power positions in social relations between researcher and informants were asymmetrical and hierarchical. The discursive mode of analysis for this research paid attention to the ways some speech acts, practices and utterances can be more valid than others and how some utterances and practices are even almost non-existent while some others are empowering, valued and well-recognised (Bacchi 2000; Bacchi and Bonham 2014).

Delineating the Context of Economic Vulnerability: Becoming the Subject in Debt and the Memory of the Future

We start by analysing how a young person becomes indebted and economically vulnerable in the Finnish youth support system and how this influences the horizon of the future of the young people in the context of economic vulnerability. Here we show how the current economic machinery shapes the subjectivities of young people who are considered to be “at risk”, and who are in debt and poverty and how this situation affects how young people’s sense of self is shaped. One of the more consistent themes mentioned in the interviews with participants was their poor financial circumstances:

“My indebtedness started when I was supposed to get economic support from KELA [the state’s social insurance institution], and I didn’t, and then I lost my credential trustworthiness (total loss of credit rating). At that moment I had a bill to pay that I was unable to repay, and I didn’t get help from anywhere. Collectors are flexible only as long as you are only on social benefits, because they can’t touch that money, but when you decide to get a grip on yourself by earning a small salary then they will make your life a hell. When I changed my address to *poste-restante*, they sued me at once. I didn’t have to go to court, but I started my wandering and drifting life, sort of life of the vagabond. Now my bills are settled in court.” (Interview with male young person, age 21, in the outreach youth work office).

This economically vulnerable situation was as described above, of several young people taking part in outreach youth work; they were in debt to multinational debt-collecting companies, agencies that operate in many countries and whose stockholders have a wide range of national affiliations and identities. Financially speaking, the situation with young people was quite harsh. Some also tried to struggle without taking loans and some experienced homelessness occasionally.

The extract above is from an interview with a young person who was not able to repay their debt for purchasing a laptop needed for their planned future studying. KELA did not help the situation because it refused to provide social benefits based on its criteria. In Finland, when one loses a credit rating altogether, it also means losing one’s financial independence in a way that subject cannot deal with their economic matters independently anymore (e.g. renting a flat or using a credit card). This loss of one’s economic independence is one element that engenders the economic vulnerability of young people.

Companies that sell products like computers and mobile phones have outsourced the debt collection function (e.g. instalments for a laptop) to multinational debt collection agencies. In addition, the city that was the site of this research has also outsourced this function of demanding payment for its claims of unpaid bills for health, social and educational services via the same multinational debt collecting companies. Interest rates range 7–15% in these debt-collecting companies and even a small amount of debt increases in a short time to become

much larger sums of money. The information on people with a financial ‘black mark’ in their register is in the possession of companies that sell their information to anyone interested, especially employers (Hänninen and Hänninen 2015).

Finnish law protects people living with only minimal social benefits. No matter how large their debt is, these social benefits are out of the reach of debt collectors (Finlex 2013). If a young adult finds employment, the debt collection agencies are lawfully able to take a proportion of that salary (Finlex 2013). Due to this law, the above-mentioned young adult decided to start the wandering and drifting life of a vagabond, that is, having no permanent place to live. Debt collectors sued them based on arguments that they were hiding and escaping from their responsibilities of repaying their debt.

If we consider this in terms of governmentality (Dean 2010; Foucault 2008) and how it operates here, the shaping of the self of a young adult takes place through economically driven practices, through which a young adult is obliged to practise the process of becoming the subject in debt. In the context of economic vulnerability, through subjectivation of regimes of practices, young people are expected to become autonomous, self-responsible and individual subjects who think of themselves as subjects in debt and as subjects whose futures are limited by their indebtedness (Lazzarato 2014). In addition, they are expected to take care of their economically vulnerable situation by individual survival strategies which means economic practices that belonged in the policies of the former welfare state (e.g. sufficient social benefits) and are now left to be taken care of by the entrepreneurial and self-responsible individuals (Campbell and Howie 2019; Kelly 2006; Campbell and Howie 2019; see also Julia Elyachar 2005 and her ethnography in which poor young people, among other poor people, are transformed into small-scale self-responsible entrepreneurs causing the process of accumulation by dispossession).

KELA, the organisation that takes care of the economic basic security of the Finnish population, made the next interviewee wait three months for sickness benefit. At that moment, KELA was outsourced, which was due to government cuts in the social sector and the removal of KELA’s social benefit allocation section, causing an overload of functions for KELA’s personnel (see the official report, KELA 2017).

“I was in a transition phase in my life. I had to wait for three months for my sickness benefit from KELA. During that time, I spent my student loan and from that money I gave some to my sister too, who was in need, for us to survive. That student loan was meant for my tools of art, like brushes.”

(Interview with male young person, age 22, in the OYW office).

Social benefits from KELA are already small, ranging from €400 to €900 per month depending on the life circumstances of the receiver of the benefits. It is estimated by KELA that these benefits satisfy the basic needs (shelter, food and clothing) of the citizens. But when the allowance is delayed, as in the case above, the one possible survival strategy is to use a student loan. In some situations, young adults also have to provide economic support to their other family members. Lack of economic resources works by creating a perpetual unfortunate situation, that is, repetitive accumulation of debt and austerity. The debt then produces guilt and

responsibility which are affective dimensions of neoliberalism (see Steven Threadgold's (2021) on affective poverty; Lazzarato 2014).

In the following quote we could define the landscape in which the future of the subject in debt enfolds them. Guilt and responsibility give the neoliberal ethos the opportunity to create a memory of its subjects that reaches into the future. Indeed, this memory of the future could be also imagined as mortgaging one's future and a way of getting at unfolding self-shaping practices that reference the past. The next quote illustrates this memory extending to the future:

“I'm in debt, but I'm so deep and long indebted that I'll be in debt all the way to my grave, in other words, I don't have to care about it so much (young adult is laughing in an ironic way). I'm so in debt that even distraint officials can't touch me, meaning that I'm not having those monthly payments to pay for my indebtedness.” (Interview with female young person, age 25, in the workshop).

In the spirit of Lazzarato (2014), we are able to analyse this quote in a way that the memory bending on the direction of the future, is the subjects' option for guaranteeing themselves a self-working and self-promising future in the eyes of those who not only collect their money with interest, but also in the eyes of professionals and experts working with young people, and in addition, in the eyes of policy makers who make decisions about “proposals” and “good practices” about young people (see also Marazzi 2015; Dean 2010). In other words, a subject's memory that extends into the future, is the memory of the indebted subject whose choices, freedoms and options are limited by their heavy indebtedness (Lazzarato 2014). When the subject in this case was found to be incapable of repaying their debt, they were then guaranteed work in the workshop with social benefits or a training salary.

The young person above told researcher Mäkelä that if in some miraculous way they could earn a decent salary, almost all of it would go to instalments and interest to cover their debts. The subject in question here also added that working in the workshop with minimum economic compensation was their only chance to avoid paying back their enormous debts. This way the memory of the indebtedness of the subject that extends to the future, in the context of economic vulnerability is simultaneously produced as psycho-emotionally vulnerable, self-working, self-promising, self-evaluating and self-limiting subject (Lazzarato 2014).

When a young person is unable to receive financial aid or precarious work to improve their economic situation, there is an option to give up repaying their debts altogether. That could be considered to be a way to survive. In other words, surviving means staying poor for perhaps the rest of their life, but at least until they are able to repay the debt. This is an example of how the shaping of the selves of the young people in debt happens and how idea of governmentality is tied up with this shaping of subjectivity through indebtedness and poverty. This is in line with Lazzarato who quotes Nietzsche by saying that the most profound human relationship in society is between the one who is in debt and the one to whom they are indebted (Lazzarato 2014).

In Finland, it is possible for a person to be declared insolvent, as unable to pay back any of their loans and debts (Finlex 2013). For that to happen, the insolvent subject must reveal all their financial and economic dealings, bank accounts and

balances, that is, their whole economic history to KELA, which makes decisions in these matters. Henceforth, the present situation in the labour market, medical information and general health conditions are deciphered and evaluated. In addition, KELA personnel analyse the options for an indebted subject to enter to the labour market. They also evaluate the profile of the indebted subject as either employable or unemployable. If the decision is that the subject is to be declared insolvent, then this citizen, in our case this young adult in the quote above, is declared as having a permanent fault in the register of economic credibility. Hence, if the interviewee stays in the workshop from where they are only able to earn money for basic needs, they do not have to pay back their debts.

The young subject as in the quote above is no longer able to take care of all their economic matters independently. In the perpetual and repetitive circle of misfortune, they are individualised, measured statistically and understood as able to use their freedom to choose what they hope for the future, even though that future is closed to them by their indebtedness. In this sense, the selves of the young people are shaped in a neoliberalist governmentality manner of “cruel optimism” (Berlant 2011) of survival strategies (see also Brunila et al. 2017; Davies and Bansel 2007). Austerity and poverty create “cruel optimism” (Berlant 2011), since young people take hold of promises (job, family and a future of not repaying debt) that modern progress and its promise of well-being provide them with. Most often this is so because no other object of optimism and target for the future is available (Berlant 2011). There is a gap between what has been confirmed in the laws, political speeches and policy documents for young people “at risk” and what is really happening in the everyday practices of young people in the position of debt and economic vulnerability in the context of neoliberal governmentality.

According to Lazzarato (2014) and Rose (1999), it seems that not only young subjects, but subjects in general, are well shaped and governed in modern western liberal democratic systems and institutions through their freedom, which means that subjects are *expected* to choose the best option for themselves from the many options, even though the indebtedness of the subject provides them with only one path to follow. Assessments that social workers make about receivers of social benefits reflect the existing governmentality and its mode of production. The individual is seen as being full of human capital ready to maximise its profits, not in the stock market, but in the personal life concerning how to conduct one’s individual life in the right way (Lazzarato 2014.)

According to the field notes and interviews, young people in poverty and debt struggle to get by and their dreams are quite reasonable and modest, like having a job and a rental flat, so they can finally lead an independent life. Hence, in support systems, young people are shaped to become compliant “clients”, which helps them to arrange and rearrange their financial problems which means not forgiving their debts but arranging their debts legitimately in ways that reach far into the future (Lazzarato 2014) and governs the future of the young people more and for longer.

Taking Responsibility, Becoming Psycho-emotionally Vulnerable and Learning to Adapt in Poverty

We continue our analysis further into the process of shaping the selves of young people related to economic vulnerability, debt and poverty. We examined the process of becoming a responsible and psycho-emotionally vulnerable subject who learns to adapt to their poor economic situation. We now move on closer to analyse the psycho-emotional vulnerability of the subject. Psycho-emotional vulnerability refers to the idea that a young person's responsibility for the financial risks psychologises their position into the realm of their own individuality and self-responsibility. The subject takes the burden of self-responsibility inward and analyses the effect of neoliberal governmentality as an element of shaping the self-relation of the subject (Foucault 1978; Brunila et al. 2020, 2019). One focus in the office of OYW (besides coordination, guidance and empowerment to become more employable) was in young adults' individual economic situation and how to survive that situation by practicing self-responsibility. In terms of governmentality, governing youth support systems through discursive practices is an attempt to direct human conduct rationally.

In the city in which this research is based, young people in debt receive guidance on how to repay their debts and to become more financially responsible. They are offered a chance to take responsibility for their own financial situation while the idea is that they become more docile, entrepreneurial and individualized subjects, taking responsibility for their own financial situation in the practices of youth support systems and social benefit networks, and not in the sense of economic uplifting. In the Finnish social network of services for help, there was a common unspoken denominator: to grant these "at risk" young people with such a small amount of money that satisfies their basic needs and brings them back to these services (both outreach youth work and workshop) over and over again. This is an example of regimes of practices in the institution, in which some statements are more valid than others and in which some statements almost never come up. In addition, it presents an example of how neoliberal governmentality produces psycho-emotional vulnerability in the young subjects in question here. The survival strategies offered in workshops and by OYW, and striving for responsibility and employability shaped the subject in the middle of their poor financial situation:

"I wish I could continue here in the workshop, in any case, because this is so easy for me, I could do this storage work with rehabilitating status (having rehabilitative benefits). This is so flexible. I mean that I might have to visit the physician at any time. I need this job since I really need that money. Now I work here and receive social benefits for the unemployed and travel costs which are €740 per month." (Interview with female young person, age 19, in workshop.)

The interviewee in the case above describes the work as being easy and flexible and how they really need that money by working in the workshop. The reason

the interviewee referred to the physician is that they have epilepsy, and they feel safe in the workshop because people are around all the time and help in the case of a seizure. The interviewee also expressed their gratitude for being granted any place to work and receive unemployment benefits plus the travel costs which they highly appreciated because previously they were accustomed to receiving €500 per month. In addition, the young adult here has now learnt to take responsibility for themselves and is learning to survive which becomes obvious by their wish to continue working in the workshop. At the individual level, the young adult above felt that their economic circumstance was getting better than before. This may form a condition for increasing the space for more creative or active action by the subject in different discursive practices in different regimes of practices (See discursive practices and regimes of practices, Dean 2010; Foucault 1980).

The discursive practice of taking responsibility comes up in the following quote:

“I’m in the coaching period of vocational school in our city and now in the work training period here in workshop. The only money I get from this is money for food since I’m not able to eat at my school. During the week I live with my boyfriend and at weekends with my mother. My boyfriend lives with his mother. So, we live there all together. We get by because my boyfriend’s parents go at work and we are not there during the day, since we got something to do and we help with domestic work there. Now I’m planning to take a gap year by working and perhaps I could get enough salary so that I could move to live on my own.” (Interview with female young person, age 18, in workshop)

To avoid a penalty, which means a period of having no social benefits at all, young people have to be active job seekers or work in the workshop, on the assembly line or in any available work in the city with the unemployment payment. According to the fieldnotes, poverty keeps young people tied to their parents who might also have financial problems of their own. The young adult here, in the context of economic vulnerability, has been shaped to conduct themselves through techniques such as self-responsibilisation, self-regulation and self-direction (Dean 2010). The subject strives to fulfil the script of being able to take care of their financial well-being through shaping their behaviour in the desired direction of ideal individual: poor but willing to take responsibility, to adapt and survive, and hence, shaped to be psycho-emotionally vulnerable. The ideal individual here reminds us of Lazzarato’s idea of the “subject as a competence machine” who, as moral and “multiskilling” entrepreneur of their own life maximizes profits and minimizes losses and takes responsibility for the financial risks of large corporations and neoliberalized national states (Lazzarato 2014). Next, we take a closer look at some of the consequences of economic vulnerability, and, in addition, the psychologisation of poverty, which is an essential part of the subjects’ psycho-emotionally understood vulnerability.

Based on our analysis here and elsewhere (e.g. Brunila 2014, 2013; Mäkelä et al. 2021), the ideal self-responsibility offered to young people is related to psycho-emotional vulnerabilities. The neoliberal governmentality shifts survival as a responsibility of an individual. According to Bronwyn Davies, vulnerability is closely tied to individual responsibility, and this is central to the neoliberal subject becoming both psycho-emotionally vulnerable and necessarily competitive. The notion of

responsibility is shifted over to responsibility for individual economic survival. As the rationality of governing the alliance between neoliberalism and psychologisation results in creating suitably resilient subjects: self-governing, anxious, flexible and uncertain. In other words, economic worries lead into psychological and therapeutic practices, categorisations and solutions (Brunila et al. 2020).

In our data, psychiatric diagnoses and a range of therapies went hand in hand with the poverty of the young people which meant that those “psy-services” were easily accessible for young people in debt and poverty in the outreach youth work (having a psychiatric nurse of its own) and workshop (having a therapist of its own). The following quotation from an interview with a young adult shows how economic vulnerability engenders psycho-emotional vulnerability and how taking responsibility and learning to survive and simultaneously the use of psychological vocabulary and discourse, can be at work together:

“I found out that my father was depressed and that he hasn’t been able to open our bills for a long while. And I was visiting doctor quite often because both physical issues and bullying at school and those bills from my healthcare, which were €90 at the beginning, became €900, and in my name because I reached 18 years of age in that time. I’m still indebted to them. They won’t forgive me that. Now I take responsibility of my finances. I’m the one who stresses easily, and I got sick with these financial difficulties and I was diagnosed as having depression by a psychiatrist.” (Interview with male young person, age 20, in the office of the outreach youth work)

In the quote above, in addition to the psychologisation and psychiatrisation of indebtedness and poverty (Mills 2017; 2015), we are able to see the responsabilisation, adaptation and survival strategies as a part of larger picture of an increasing trend of neoliberal governmentality of individualism based on ownership. The rights of individual citizens are understood essentially in financial terms and equated with human capital as a stock portfolio (Isin 2002; Lazzarato 2014). Subjects who draw on benefits in western liberal democracies are expected to repay their debt by self-techniques, which are in the realm of “right” ethics and ways of morality (Dean 2010). Young people in our data are expected to learn to appreciate self-responsible behaviour, having the “right” attitude, ways of being active and “right” working practices.

In accordance with Finnish law, a person is responsible for their own financial issues when they reach adulthood at the age of 18 (Finlex 2013). In a quote above, that young adult addressed their anger against debt collecting enterprises. They also expressed how the immense amount of scarcity, responsibility, indebtedness and poverty influence the mind of the person creating psycho-emotional vulnerability. In relation to this, Lazzarato’s idea that the main function of the debt is to produce an individual who at the same time has a guilty and self-responsible conscience, is a worthwhile issue of taking into consideration when connected to production of emotional vulnerability (Lazzarato 2014).

Therefore, subjectivation works when the subject learns to submit and master the belief in their individuality, self-responsibility and employability. Hence, subjectivation involves the “right” kind of attitude, values and orientation towards future. In

addition, it seems that they must analyse their whole life, plans and all the choices in life from the perspective of paying back the moral debt for receiving social benefits, or paying the money (or often both) back. This is the way, in the light of Lazzarato's analysis, how subjectivation works, through inculcated guilty consciousness, in the discursive practices, in this case, in the youth work, and in the other social sectors of current western democratic neoliberal nation states (Lazzarato 2014; see also Dean 2010).

Instead of adapting only entrepreneurial elements and positive attitudes or the promise of happiness waiting in the future (Duffy 2017; Ahmed 2010), young adults also had critical views concerning society and its structures:

“Many employers take advantage of young adults who are in the work training period, rehabilitating work or experimenting work. They work six months for free in enterprises with high hopes and then they are replaced with new young adults that eagerly work for free another six months. This system of working only for short periods for free or for minimum salary I would change and give people steady and well-paid jobs.” (Interview with female young person, age 23, in the office of OYW)

There is an explanation in the extract of the landscape of exploiting the labour of young people in Finland through legislation that enables an employer to give young people work for 6 months with unemployment money, rehabilitative money or work training money paid by KELA. The monthly payment is from €500 to €800. The employer does not have to pay the salary and the employees are offered work via the unemployment office, outreach youth work or workshop in Finland. With outreach youth work and the workshop in the city in which our research was conducted, there was almost total silence relating to questions of social matters such as structural inequalities in society. Instead, the hegemonic topics of youth workers and young people alike, concerning individual employability, positivity, self-care and responsibility, typically ruled the conversations.

By resistance, we refer to speech and utterances that take a stance against the approved way of talking and behaving, for example, being ungrateful and critical about precarious work, medicines or psychiatric help. In this sense, there would not be power without counter power, and there would not be subjection without there being resistance to it (Foucault 1991; Butler 1997). Youth support systems are simultaneously and inseparably institutions of discipline (practices that produce obedience, e.g. Foucault 1980) and control (techniques of surveillance in a productive, empowering and positive manner, e.g. Deleuze 1995) where power/knowledge fluctuates contingently and randomly in the different discursive spaces in these institutions.

Conclusion

In the global capitalism today, the freedom to learn, educate oneself, study, train, work and make a career for oneself is connected to adequate economic resources. Without psycho-emotional vulnerability, indebtedness and poverty, neoliberal

governmentality would be inefficient. Lack of financial resources lead to diminishing chances to succeed in shaping oneself as an enterprise in the neoliberal markets of education and work (Brown 2015). On the other hand, young people “at risk” who are not free, willing and agentic actors are still capable of doing otherwise, capable of presenting critique and resistance. Overall, we claim that young people are not only kept in reserve as cheap labour through practices of support systems in the context of austerity politics (cutting the resources of social, health and education sectors in Finland, see Koivulaakso and Keränen 2014), but that the poverty and debt of young people in the context of economic vulnerability are in themselves techniques of governing and shaping the selves of young people to become psycho-emotionally vulnerable.

We maintain that constant calculation of scarce economic resources and uncertainty in the neoliberal work markets to attain any work create a flexible, psycho-emotionally vulnerable and adaptable excluded client in the services of youth support systems, psychiatrists, mental health institutions, therapists or psychologists. We claim that among the youth support systems young people are not praised for their political activity or citizenship, but their right and obligation to work and consume as much as possible so that the apparatus of “economics” is able to accelerate its hegemonic practices and economic vulnerability across the globe.

Based on our results, a young person’s options for advancing in studying or in the workforce is easily disconnected by poverty and debt. This growing difficulty of career advancement, that is, the social mobility of poor young people in neoliberalized society, can also be found in Australia, England and the USA (McLeod 2012; Furlong and Cartmel 2007; MacDonald and Marsh 2005; Griffin 1993), and globally (Harvey 2005). In addition, from the interviews it is possible to find the consequences of austerity politics and the anger and frustration caused.

We propose that the first model of shaping the selves of the young people in debt and poverty in youth support systems in the context of economic vulnerability is one of control, discipline and containment connected to self-responsibilisation, psycho-emotional vulnerability and memory of the future (Lazzarato 2014; Dean 2010; Rose 1989; Foucault 1980). The second consists of the enterprise discourse of individuality which incorporates a model of innovation, adaptation to austerity economics and initiative based on the notion of education as a means of encouragement, confidence-building, therapy and emotional well-being for the negatively felt psycho-emotional vulnerability (Eccleston 2013; Brunila 2012).

What we consider as a problem in current youth support systems and in society at large in relation to debt and poverty, is the process of neoliberal political decision making that cannot be challenged democratically (that is, in the sense of the rule of the demos, see Wendy Brown 2015). In the context of economic vulnerability and neoliberal governmentality, young people have to be able to fulfil the demands of being entrepreneurial, flexible and employable subjects for the precarious work market (Brunila 2012; Brunila et al 2017; 2019; Mäkelä et al. 2021; Fejes 2010). In the discursive practices of OYW and workshops, young people in debt and poverty are trained and inculcated to act in this way and to become compliant and docile bodies. The only opportunity to rise against the flows of debt, poverty, the flows of becoming “dividi-machine” and stupidity (in neoliberal control over policies of education,

media, science and culture) of ubiquitous neoliberal governmentality, is to become more of a critical political being (Isin 2002) and to *take resistant, non-neoliberal political collective action* toward these forementioned tendencies. For all this it is necessary to invoke a different kind of political imaginary which refuses to adapt into neoliberal governmentality and is capable of imagining different kind of future for youth and for us all.

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