

'YOU KNOW, IT'S SO PITIFUL WHEN YOU DON'T HAVE YOUR OWN CASH ...'

Autonomous Cash Benefit as a Welfare State Tool for Battling the Poverty and Social Exclusion of Disadvantaged Adolescents on Grounds of Social Justice

By

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ABSTRACT

The purpose of this study is to examine a possibility of a social policy for tackling social exclusion and for poverty alleviation. Drawing on in-depth, semi-structured interviews with adolescents who have received such an allowance in the Slovenian context, the study provides an applied philosophy approach through empirical research to connect human experience of social (in)justice with the creation of welfare policies. Findings center specifically on adolescents since, among all European children, the 15-17 years old adolescents are at the greatest risk of poverty and social exclusion. The findings document the importance of an autonomous economic resource for tackling social exclusion which helps to confirm and extend the philosophical framework of Brian Barry's luck-egalitarian and Jonathan Wolff's social-egalitarian stance on social exclusion. The emerged theory reveals a cycle of autonomous economic resource reinforcement (via social inclusion) that could alleviate poverty. This study yields unexpected and new findings for future research on poverty: a narrative device of contradictory statements and the ambivalence towards the benefit on grounds of shame and stigmatisation. The results importantly explicate the ability of consumption as an integral part of social justice. Noteworthy is also this study's contribution to an argument for the Universal Basic Income.

DEDICATION

It took me a long year to finish this thesis. For the whole past year I had known I would dedicate this thesis to you, my brother. I had imagined how I would have shown you my finished work. Unfortunately, I am too late. On the last night, before you passed away on the morning of May 5th 2017, one of the things you said was “Jasmina, just finish it, do it, it will make you happy.” You will never be able to see that I finally did it.

In many sad and worrying hours during your heroic struggle, I used you as an inspiration to finally sit down to computer. You were strong and determined to survive more than anyone. But I was not as courageous as you. I was so weak and so scared. You were fighting for life with an energy of a true hero. I bow. You should be an inspiration to anyone.

Metodo, bruder ... I will miss you so so so much it is impossible to describe. This thesis is for you. For you, who were a big fan of the Botrstvo programme and who inspired also your friends to donate to Botrstvo. You said, “For the children and families, who are not as lucky as we are.” Because it is about the solidarity. For the fact that not everyone is as lucky as the others. For the disadvantage. For the arbitrariness of life. For the unfairness of it. It is about the distribution. About social justice. The same as all your medical care was paid by the state.

I promise you I will do everything I can, Metodo moj, to continue spreading ideas about social justice. For the disadvantaged children and their families. For the sick and their loved ones. For the welfare state. For your wife. And for your son and stepdaughter. For you, Metodo ... This is for you.

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INTRODUCTION

The courses of different children are already set to some degree by the time they are born, and (...) at every stage those who already lag behind tend to fall behind further. [However,] this is not a deterministic process but one that could be prevented, ameliorated or reversed by appropriate public policies. (Brian Barry, 2005: 69)

If changes take place without including the voices of the excluded then not only do we risk creating ineffective policies, but we also replicate the exclusion we are trying to overcome. (Wolff, 2015a: 29)

To fight poverty and the social exclusion of children, the European Commission in 2013 prepared the Recommendation *Investing in children: breaking the cycle of disadvantage*. The Recommendation is part of the EU Commission's *Social Investment Package* regarding social policies aimed at poverty alleviation of children. One of its guidelines suggests to “[t]ackle child poverty and social exclusion through integrated strategies that go beyond ensuring children’s material security and promote equal opportunities so that all children can realise their full potential” (European Commission, 2013).

Among all children, adolescents¹ between 15-17 years of age are at the greatest risk of poverty and social exclusion among *all* European children. Literature on poverty (Ridge, 2002; Griggs and Walker, 2008; Walker et al., 2014) shows that lack of financial resources disables children in maintaining social relationships and in keeping them socially included. This, in turn, negatively impacts their social capital and entraps them in poverty (Walker, 2014).

The existing child cash benefits, particularly the universal ones, on one hand *do* alleviate poverty among children (Maquet-Engsted, 2002), however the 15-17 year

¹ Throughout the thesis, for when referring to adolescents, I interchangeably use nouns 'adolescents', 'children', 'teenagers' and 'youth'. When it comes to children younger than adolescents (who are usually defined above the age of 11), I use the term 'younger children'. And only and in these cases the word is about small children. In most of the cases when referring to 'children' it is meant to be used as an umbrella for all of the children, including younger children and adolescents.

old adolescents, even though they are at the highest risk of poverty and social exclusion among all children, are not taken as a special group deserving careful policy consideration. They either do not directly receive any targeted cash-benefit at all, or someone operates with it on the adolescents' behalf. Their special individual need is not considered separately, but rather through their household or family. On the other hand, the means-tested benefits cause great shame and stigma (Walzer, 1983; Rothstein, 2001; Walker et al., 2014; Baumberg, 2016) as they perpetuate social exclusion among the poor. Universal benefits, thus, present a more effective approach for tackling poverty and social exclusion of children (Eurochild, 2015: 6). However, even the two proposed unconditional solutions like Child Basic Income (European Commission, 2012) and Universal Basic Income (Van Parijs, 1995) do not include 15-17 year olds as autonomous receivers of their own cash. In general, there is little attention paid specifically to the prevention of social exclusion of adolescents.

This paper, thus, newly suggests a careful and specificity-focused approach dedicated to 15-17 years old who might, coupled with the high risk, become perpetually trapped in poverty through social exclusion. Integrating the findings of Ridge's 2002 study in which disadvantaged children themselves expressed a wish and a need for an autonomous economic resource for the maintenance of social inclusion, this thesis recognises the importance of advocating for this kind of a benefit. Hence, it looks into the possibility of a social policy targeted directly at the disregarded group of 15-17 year olds.

Furthermore, the thesis's relevance lies in its contribution to guidelines for advanced policy solutions backed in theory of social justice. The thesis supports the argument in favour of the real-world approach philosophy. In line with David Miller (1999), the endeavour of such applied political theory is in the use of empirical

evidence to investigate how the principles of social justice are viewed in public opinion in order to influence social welfare policies. As a study in political science, this paper aims to meet exactly this demand of the otherwise non-traditional theoretical approach. To reach these goals, the paper seeks answers to the following research question: *How does an autonomous monthly cash-benefit impact (if at all) the social exclusion of 15-17 years old adolescents from disadvantaged backgrounds?*

The research, therefore, concentrates on political and normative philosophies in regards to adolescents and social exclusion. Firstly, it focuses on differing but still overlapping views of social exclusion as a violation of social justice as held by luck-egalitarian Brian Barry (1989; 1998; 2005) and social-egalitarian Jonathan Wolff (2010; 2015a; 2015b). For one to maintain social relations, and thus, build the social capital necessary to obtain equal educational and occupational opportunities, as well as to feel socially equal and valid, one requires a certain level of capital, for example, status goods to 'fit in'. Secondly, the paper argues on normative grounds (Schapiro, 1999; Archard and Macleod, 2002; Brighthouse and Swift, 2013) that adolescents are capable of full and unencumbered agency and, therefore, are capable of autonomous handling of money. Thirdly, it states that adolescents deserve compensation for their disadvantaged position.

The combination of empirical literature and political theory is buttressed through the investigation of how an autonomous cash-benefit for adolescents would play-out in a real-world setting. The qualitative study consists of interviews with disadvantaged adolescents who have actually received such an allowance to tackle their social exclusion. Adolescents themselves formed a theory or, as the paper names it, the *Cycle of autonomous economic resource reinforcement*. The evidence suggests that in order to tackle social exclusion on grounds of social justice, a social policy of an

autonomous economic resource for 15-17 year old teenagers would be a welcome welfare solution for alleviating entrapment in poverty. Thus, the paper offers a possible solution for the European Commission's recommendation in regards to forming new policy measures for 'material security', 'equal opportunities' and realisation of children's 'full potential' (European Commission, 2013).

The thesis is composed of five chapters. Chapter 1 explains poverty and social exclusion of adolescents. It focuses on existing and proposed policy interventions, and it continues with literature on empirical research on poverty among children. Chapter 2 concentrates on political and normative philosophies in regards to adolescents and social exclusion. The qualitative methods used are described in Chapter 3 The findings of the cyclical process of the analysis are presented in Chapter 4. Conclusions (including the cycle of autonomous economic resource reinforcement) and Recommendations (including a recommendation for Universal Basic Income) are presented in Chapter 5.

1. Chapter 1: POVERTY AND SOCIAL EXCLUSION OF ADOLESCENTS IN EMPIRICAL LITERATURE

1.1 Adolescents most at risk of poverty and social exclusion among all children

Poverty and social exclusion of European children have been rising for almost a decade now (Kern, 2015). By some estimations, 27 million (of 100 million) people under the age of 18 are at a risk of poverty and social exclusion, among those almost 10 million are materially deprived² (Janta and Henham, 2014: 3).

Among all children, adolescents between 15-17 years of age are at the greatest risk. The Eurostat (2014a), for instance, observed that people younger than 18³ are, after people between 18-24 years of age, the second largest group at risk of poverty and social exclusion. Additionally, Europe has been witnessing the emergence of a group of young people between 15-34 years old called *NEET - neither in employment nor in education and training* -, also being at a great risk of poverty and social exclusion (Eurostat 2014b). Considering that on one hand there is a group under 18 years old, while on the other, there is also the NEET group (between 15-34 years old), then 15 to 17 year olds are at the greatest risk of poverty and social exclusion among *all* European children.

² “Material deprivation refers to a state of economic strain and durables, defined as the enforced inability (rather than the *choice* not to do so) to pay unexpected expenses, afford a one-week annual holiday away from home, a meal involving meat, chicken or fish every second day, the adequate heating of a dwelling, durable goods like a washing machine, colour television, telephone or car, being confronted with payment arrears (mortgage or rent, utility bills, hire purchase instalments or other loan payments)” (Eurostat 2016). Additionally, there is a list of proposed 21 material deprivation items that define what are the basic needs, educational or leisure needs, and what are medical needs of all household children (see more: Maquet-Engsted, 2012: 238-239).

³ “In line with the UN Convention on the Rights of the Child, children are understood (...) as persons under the age of 18” (European Commission, 2013).

The purpose of this chapter is to introduce the poverty and social exclusion of adolescents in empirical literature. This chapter is structured thus: Section 1.2 consists of empirical observation and studies of adolescents experiencing poverty and social exclusion. Section 1.3 describes child-related cash interventions that adolescents supposedly benefit from. Final Section 1.4 arguments for a need of a new social policy targeted at poverty and social exclusion of adolescents: an autonomous economic resource, a version of a pocket money.

1.2 Profound vulnerability to social exclusion

1.2.1 Scientific conclusions on adolescents' response to social exclusion

Children are, during adolescence, handed a heavy developmental plate that strongly affects their subjective well-being when social exclusion is in the picture. Teenagers are, firstly, vulnerable to social exclusion through their capability of developing critical consciousness with which “they may become more aware of their social identity and categorization of others (stigma awareness)” (Thomas et al., 2014: 486). Thus, social exclusion impacts them negatively and distressingly (Williams, 2007). Moreover, “worries about negative evaluation from peers are among the most frequent and intense worries reported by children and these worries increase from childhood to adulthood” (Erath and Tu, 2014: 757). Secondly, neurological testing demonstrated that they self-destructively respond to social exclusion, even with risk-taking behaviour (Peake et al., 2013: 23). Thirdly, Crone and Dahl explain adolescence as a transition or maturational changes coupled with social experiences that impact “adolescent’s success in pursuing long-term (...) goals [that] requires motivation to practice the

relevant skills and a desire to persevere through difficulties” (Crone and Dahl, 2012: 636). Considering the noted observations on their special social, cognitive and emotional development, it is clear that adolescents are more prone to be harmfully impacted by the social exclusion than younger children are, certainly over the long-term.

1.2.2 Adolescents voicing their own experience of social exclusion originating in poverty

Several studies gave voice to disadvantaged children and an opportunity to express themselves on the matter of their financial and social life (Ridge, 2002; Edwards and Hatch, 2003; Elliott and Leonard, 2004; Sutton et al., 2007; Griggs and Walker, 2008; Sweeney, 2008; Walker et al., 2008; Horgan, 2009; Chase and Bantebya-Kyomuhendo, 2014). The results provided an insight into how children are aware of and can greatly suffer from social exclusion originating in poverty. Social exclusion negatively impacts children’s opportunities for agency and their subjective well-being as life satisfaction. Even more, through lack of social capital, it can get them trapped in poverty (Walker, 2014).

First of all, poverty greatly affects children’s subjective well-being through lower self-confidence, self-esteem, life satisfaction and the formation and maintenance of friendships and peer relationships, what, consequently, negatively impacts their social capital (Ridge, 2002; Griggs and Walker, 2008). The difficulty of maintaining friendships is of a huge importance: “Friendship for children, as for adults, is an entry point into wider social networks. These are vital to protect against poverty and social exclusion” (Ridge, 2002: 143). Their subjective well-being and social inclusion are negatively impacted also for recognising stigma connected to their situation what,

consequently, draws them to self-exclusion (Griggs and Walker, 2008: 6) and lack of opportunities for agency. Similarly, Chase and Bantebya-Kyomuhendo show how adolescents, while 'striving for acceptance', struggle with feelings of inadequacy and insignificance (Chase and Bantebya-Kyomuhendo, 2014).

Second, they do not want to ask parents for money due to empathy feelings towards their parents' financial struggles. This way they refrain from buying needed things, they self-deny, while also self-exclude themselves from social and school activities and networks (Ridge, 2002: 140; Crowley and Vulliamy, 2007: 15-16, 22-23; Chase and Bantebya-Kyomuhendo, 2014: 163-170;). Ridge, additionally, noted that the problem of social exclusion is not only relational, between the children, but also structural and institutional since children cannot pay for school trips or events and are, hence, excluded 'from within' the educational system (Ridge, 2002: 142).

Third, for clothes they are often bullied and victimised; the way they are treated impacts their success in school, and they feel sad and angry for the lack of money (Crowley and Vulliamy: 2007: 24-25). This, in turn, negatively impacts their social and educational opportunities.

The most important is Ridge's finding regarding how children are bothered by not having access to "their own autonomously controlled economic resources" which would help them "sustaining social interaction and engagement with friends" (Ridge, 2002: 131). When they do have some 'pocket money', they use it on items that enhance social inclusion or, with other words, on items that aid them to 'fit in', like clothes or trainers (Ridge, 2002: 133). This depiction goes in line with Elliot and Leonard's finding that children find branded trainers as an extremely important tool of social inclusion and acceptance among their peers (Elliot and Leonard, 2004).

All in all, some of the main problems adolescents from disadvantaged backgrounds face and experience are: lack of financial resources that would help them maintaining social relationships and, subsequently, keep them socially included. In addition, Ridge's study (2002) suggested that children expressed a strong wish for their own economic resource, something like a pocket money.

1.3 Child-related cash-benefits⁴

Adolescents, in social programmes categorized as children, already benefit from different interventions, including preventive ones. Among existing family benefits geared towards children or households with children in the OECD countries, this paper focuses on child cash-benefits. These benefits, in contrast to restricted in-kind benefits⁵, are more interesting for the purposes of this paper for they leave recipients a free choice, without paternalistic control over the use of the benefit.

The welfare state policy of the unrestricted (or universal) child cash-benefits is one of the most efficient strategies when the tackling of child poverty is in question. Empirical studies reported that cash benefits succeed in alleviation of poverty for the disadvantaged households, families, and their children (Fiszbein et al., 2009; Morris et al., 2012; Bohn et al., 2014; Ham, 2014; Banerjee et al., 2015; Hypher and Richards, 2015; Jones et al., 2015). Moreover, the “benefits specifically targeted at children,” reveals Maquet-Engsted (2012: 220), “have the strongest impact and reduce child

⁴ Other child-related policies are: public spending on services and financial support through tax system (See: OECD, 2014a: 1).

⁵ Public health insurance, education, childcare allowances, subsidised housing, food assistance, etc. In kind benefits are in OECD countries, according to Currie and Gahvari (2007), extremely common, or rather, much more in use compared to unrestricted (universal) cash benefits.

poverty by 28% on average". Therefore, also the poverty of adolescents, for being children, is reduced by child-related cash programmes.

However, the 15-17 year old adolescents, even though they are at the highest risk of poverty and social exclusion among all children, are not taken as a special group deserving careful policy consideration. Firstly, in the existing schemes of child-related cash policies they fall in the same category with other, younger, children. Secondly, the targeted interventions pay less attention to particular wants and circumstances of teens and rather focus on younger children (Edwards and Hatch, 2003). Thirdly, the benefit often goes to the family or household, hence parents/guardians control it and operate with it to achieve hopefully better outcomes for the family and the children. Fourthly, the EU countries use different age maximum levels for child benefits and not all of the countries demand from parents to actually use the child-cash benefit on children's needs (Tarki, 2010). In sum, 15-17 year olds either do not directly receive any targeted cash-benefit at all, or someone operates with it on their behalf. Their special individual need is not considered separately, but rather through their household or family.

1.3.1 Means-tested benefits causing what they should prevent: social exclusion through shame and stigma

The cash-based policies differ in being either universal, means-tested, or selective. The universal cash benefits are distributed to persons regardless of their material means, usually as a right of citizenship. The means-tested programmes are exactly the opposite; while selective programmes are targeted at selected groups, usually under particular income levels (ascertained, again, through a 'means test'). According

to Gugushvili and Hirsch (2014: 5), “[a]ll advanced welfare states use a mix of ‘universal’⁶, means-tested and other targeted programmes”.

Means testing has been criticized for causing stigma and shame when one needs to apply for benefits and undergo the wealth checking processes (Walzer, 1983: 227). They are called ‘humiliating’, ‘demeaning and intrusive procedures’ (Van Parijs, 2006: 14). Furthermore, in contrast with the universal policies, they present a discriminative measure through the definition of deserving (also eligible or needy) and non-deserving (also non-eligible or non-needy) poor, which brings social exclusion and social stigma (Rothstein, 2001; de Neubourg, 2009). A few studies show that these critiques are not far-fetched, but that, indeed, social benefit claims present for claimants a strong fear of stigma (Matsaganis et al., 2008; Bargain et al., 2010). Hence, eligible recipients do not take up the benefit (Hernanz et al., 2004: 4), which, in turn, reduces “the effectiveness of antipoverty programmes” (Walker, 2014: 192) and causes further social exclusion among the poor.

Evidence suggests that shame and stigma of poverty emerge in any economy or culture and can take several forms. Walker (2014) documented this affirmation in the first encompassing cross-national qualitative study of poverty. In regards to means-tested programmes, the study suggested that people everywhere “feel ashamed of their [poor] circumstances, including the receipt of stigmatizing welfare benefits, and may well be discriminated against as a result of receiving benefits and during the process of claiming them” (Walker, 2014: 53). From the findings, author exposed stigma as having three forms: personal, social, and institutional (Walker, 2014: 53-62). Similarly, a recently published quantitative study by Baumberg (2016) pointed to differentiation on personal forms of stigma and social forms of

⁶ Original emphasis.

stigmatisation, and the strong correlation that benefit claimants attribute to benefits and shame.

1.3.2 Effect of means-tested benefits on children

Children also feel shame from benefit claims, even if it is parents who claim them on children's behalf. Children are stigmatised and ashamed "despite having little control over their own material circumstances" (Walker, 2014: 190). Likewise, Tess Ridge, in her 2002 study on UK children living in poverty, observed that means-testing of benefits leads to social stigma, which is "reflected in the sharp awareness of children that they might be seen as different and find themselves isolated and marginalised" (Ridge, 2002: 144). To put it another way, they get self- and socially-excluded. Additionally, Eurochild's paper on conditional cash transfers (CCT) indicated that the universal child benefits, particularly for the lack of shame and stigma, would present a more effective approach for tackling poverty and social exclusion of children (Eurochild, 2015: 6).

1.3.3 Existing universal and proposed unconditional solutions disregard adolescents

Counterparts of means-tested child-related cash benefits are the universal ones. However, the existing universal child-related cash policies are rarely truly universal. The child allowances inside OECD countries, despite being targeted universally at all families with children, for example, can differ by child's age, family's income or work situation (OECD 2014a, 2014b). In addition, the existing cash programmes regard adolescents either as younger children or do not target them at all. Moreover, when

there are policies targeted at youth, they are usually established for the educational and food needs and are often conditioned and are not meant for alleviation of social exclusion (OECD 2014a, 2014b).

What's more, also unconditional proposals like the universal basic income and the child basic income disregard adolescent situation. The differentiation in effectiveness of means-tested versus universal programmes has grown in importance in light of a controversial proposal of the universal basic income (UBI). The UBI, also called the unconditional basic income, has been for decades stirring economic, philosophical, and socio-political discussions (Walter, 1989; Van Parijs, 1995; Van Parijs, 1995; Van der Veen, 1998; Blais, 2002; White, 2004; Van Parijs, 2006; Wright, 2006a; Wright, 2006b; Murray, 2008; Townsend, 2009; Birnbaum, 2010; Dolan, 2014; Mencinger, 2015; Freedman, 2016; Hudson, 2016; Josh, 2016; The Federal Council, 2016; Schulz, 2017) in seeking new possible social policies for getting people out of the poverty trap. The main characteristic of UBI is in being delivered to all people without any requirements at all: in other words, neither any means-test nor any work-capability assessment. Yet, even UBI⁷, the most discussed universal benefit idea that promotes itself through exactly that – universality and unconditionality – disregards adolescents as beneficiaries of a transfer that would accrue to them no strings attached. In fact, Philippe Van Parijs (1995), the main proponent of the UBI and the creator of the *real-libertarian* theory of justice, rather focuses exclusively on adults. He shortly addresses children when claiming how only 'full members of society' would be entitled to receive the UBI, while children as 'less than full members' would not receive it, or would receive it in a reduced amount through parents or guardians who would paternalistically spend it (Van Parijs, 1995: 34, 35, 39) until children's legal adulthood.

⁷ In January 2017 Finland started a two year pilot experiment (Kela, 2016).

Not to mention, for tackling poverty and social exclusion of children, the European Commission (2012) showed inclination towards universal and unconditional policy intervention when promoting a research on possibilities of Child Basic Income (CBI). The CBI could represent a minor version of UBI, since it would be delivered to all children in EU member states without any requirements. However, only children under six years of age would be entitled to it (European Commission, 2012). Therefore, 15-17 years old teens (or youth⁸) would not have been included in this illustrative universal payment.

All things considered, neither by existing universal cash policies, nor by proposed unconditional ideas of, for example, CBI and UBI would adolescents receive their own cash.

1.4 Seeking advanced policy solutions for the social exclusion of adolescents

This paper suggests that there should be a careful and specificity-focused approach dedicated to disadvantaged 15-17 year olds who might, coupled with the high risk, get trapped in poverty through social exclusion. For example, Mood and Jonsson(2015) in a recent longitudinal study concluded that poverty has social consequences with its 'negative effects on social life' and damaging effect on social and personal relationships. Similar conclusions were achieved by studies on poverty of children (See Section 1.2.2). Moreover, according to Walker (2014), social exclusion and lack of social capital aid in the perpetuation of the cycle of poverty. Walker illustrated the *model of the poverty-shame nexus* by which poverty is reinforced through shame,

⁸ UN defines youth as a group of people from 15-24 years of age (United Nations, n.d.: 1).

stigma, low self-worth, social exclusion, lack of agency and low social capital (Walker, 2014: 65-66).

Generally, however, there is little attention paid specifically to the prevention of social exclusion of adolescents. In most of the studies they are studied as younger children, or are studied through household or family needs and situations. According to Feeny and Boyden, for example, looking at the “consumption and expenditure by *adults*⁹ tells us nothing about the welfare of children dependent on those adults” (Feeny and Boyden, 2004: 7) and, hence, nothing on how monthly cash benefits affect adolescents. Finally, even Eurostat overlooks the issue of adolescents in poverty when the standard protocol of its studies of poverty does not collect data directly from the children, but rather from adults (Eurostat, 2012: 21). In addition, older adolescents are surveyed by questionnaires for adults, and only children from 0-15 are included as 'children' into the survey on material deprivation (Eurostat, 2012: 21). For on one hand children 15-17 are treated as younger children (child benefits go to their parents), while on the other they are treated as adults given adult questionnaires, this thesis recognises the importance of this disregarded 'middle' group.

1.4.1 ‘Pocket money’ as a social policy?

Given the fact that disadvantaged children themselves expressed a wish and need of an autonomous economic resource for the maintenance of social inclusion (Ridge, 2002), it might be right to advocate this kind of a benefit targeted directly at adolescents. Peter Townsend, for example, in his proposal of a UN Model for Child Benefit, acknowledged time to “bring resources directly to children,” since they “have

⁹ Original emphasis.

greater risk of being in poverty than adults and no opportunity to contribute to their own social security” (Townsend, 2009: 151). The argument for adolescents is even stronger knowing that besides no material and social security, they have the greatest risk of being in poverty among all children.

In light of all presented facts, I reiterate that, firstly, adolescents have stronger needs of social inclusion (as a source of future social capital) than other children due to their different wants and circumstances. Secondly, it is not necessary that the adolescents even receive or operate with the benefit targeted to them as children. Thirdly, the means-tested benefits parents receive often cause shame and stigma for adolescents as well. Fourthly, adolescents rather self-exclude than ask parents for financial help when needed. Fifthly, the lack of resources makes it difficult to maintain social relationships, which in turn has a negative impact on social capital on one hand, while on the other on their social and educational opportunities due to missing on school activities.

To assert, even if one would not agree with the eligibility of adolescents receiving an additional or separate ‘pocket money’ especially targeted towards their cultivation of social relations, one should at least agree that it would be important, on the ground that studied children and adolescents expressed their own wish for autonomous economic resources (Ridge, 2002), to at least look into this possibility. This is exactly what I do in following chapters.

The goal of this chapter has been to provide an empirical grounding to the issue of cash transfers directed at underage youth in poverty as a means to alleviate social exclusion and marginalisation. The next chapter provides a philosophical discussion of how such an intervention may be defended.

2. Chapter 2: A PHILOSOPHICAL APPROACH TO SOCIAL EXCLUSION

The purpose of the present chapter is to provide a philosophical framework to discuss adolescents and the alleviation of poverty and social exclusion. The chapter is structured thus: Section 2.1 looks at two schools of political philosophy with differing, but still overlapping, views on the role of social exclusion in social justice: luck-egalitarianism and social-egalitarianism. Section 2.2 addresses normative arguments in favour of treating adolescents as full and unencumbered agents entitled to their own cash.

2.1 Social exclusion as a violation of social justice

The theories of social justice address ways in which benefits and burdens, advantages and disadvantages, rights and duties should be distributed in a just society (Rawls, 1971; Miller, 1999). Luck-egalitarianism (Arneson, 1989; Roemer, 1996; Dworkin, 2000, 2007; Cohen, 2011) and social- or relational-egalitarianism (Walzer, 1983; Anderson, 1999; Scheffler, 2003) disagree on the principle of social justice. The former goes about distribution of *equal opportunities* through material resources, while the latter about establishment of *social equality* through non-dominating social relations. Even though they differ on the main principle, in some instances they are more similar than they would like to admit (Schemmel, 2011; Kollar and Santoro, 2012; Schuppert, 2012; Gheaus, 2016). This paper explores one of their meeting points: social exclusion. To pursue the link between the arguments, Brian Barry's luck-egalitarian (Barry, 1989; 1998; 2005) and Jonathan Wolff's social-egalitarian (Wolff, 2010; 2015a; 2015b) theory on social exclusion are compared. Barry's applied philosophy and

Wolff's real-world approach are integral to the present research since, following Miller (1999), less abstract and less ideal-world political philosophies offer valuable advice to social interventions in the name of social justice.

2.1.1 Social exclusion in conflict with equality of opportunity

Brian Barry (1998) views social exclusion as a violation of social justice through the inequality of educational and occupational opportunities. For one to fully participate in the life of one's society and, thus, avoid being socially excluded, some material basis needs to be satisfied: a place to live and a mobile phone¹⁰; attendance of social and political events; respectable clothes by the prevailing standards; access to good public transport/taxi/car; an ability to return hospitality; treating a round of drinks/a meal; a job – for which a respectable clothing and accessible and efficient transport are also needed (Barry, 1998: 22). Barry connects this material basis of social inclusion as the ground for equality of educational and occupational opportunity.

In addition, he reflects on the importance of social relations and how lacking resources for maintaining them stigmatizes one. For example, participating in social and political events, returning hospitality, buying a round of drinks or a meal, and being respectably clothed, are all social actions and events that if one were unable to do, one would feel shame and stigmatization. After all, “the processes that underlie social exclusion are frequently the same as those that lead to stigmatization” (Barry, 1998: 20).

¹⁰ Barry originally wrote about house 'phone'. His text is from 1998 when mobile phones in social relations were not so relevant yet. Since then, however, mobile phones became a necessary equipment for someone to be included, for this reason, I hope, Barry would have forgiven me changing it into a 'mobile phone' instead.

In *Why Social Justice Matters* (2005), he points to environmental “disadvantages that children carry with them into the school system – and continue to suffer from” (Barry, 2005: 55). In other words, children whose parents lack material resources cannot benefit from education the same way if their parents had enough material resources. This refers to, for example, narrowed options in a choice of school, or participation in school events such as school trips. In the long run this clashes with children’s opportunity for occupational mobility¹¹.

As a solution, Barry promotes two requirements of social justice. The first is to “approximate material inequality among families”, but if that does not happen, then at least the second demand should be satisfied and “the entire system of social intervention (...) should be devoted to compensating” (Barry, 2005: 58). Similarly, in his account on the minimal conception of social justice as equality of opportunity, he emphasizes that it gives space for “individual human agency to make a difference to legitimate claims, while [the] brute bad luck (...) should give rise to legitimate claims for aid, redress or compensation” (Barry, 1998: 11). Following this logic, adolescents who are not at fault for their situation would warrant a level of compensation.

2.1.2 Social exclusion harming chances for social equality

While luck-egalitarianism is concerned with equal distribution of opportunities, social-egalitarianism deals with creating “a society in which each individual can think of themselves as valued and as equal” (Wolff, 2010: 337). Social-egalitarianism argues that as long as there is unequally distributed power, those who have it will use it against

¹¹ Brighthouse and Swift, though, in *Family Values* (2014: 31) agree there are many emerging inequalities for children’s opportunity on the grounds of their parents’ financial resources, but they argue that more important factors in unequal achievements of children are related to childhood socialization within the family.

those who do not. Thus, initial monetary equality would not help, since the relations inside the social structure would remain unequal. Or, in Wolff's words, "social inequalities are the natural consequence of deeper social structural features of society, leading to behaviours and attitudes that then give rise to and reinforce social fragmentation" (Wolff, 2015b: 6). Jonathan Wolff, though, gradually steps away from classical social-egalitarianism and emphasizes the necessity of at least some material distribution. In his focus on relative poverty, which he defines as "a matter of not having the resources that will allow you to fit in" (Wolff, 2015b: 9), his understanding already encapsulates the substance of social exclusion as the inability to 'fit in' due to material goods lacked. His main point is that social relations bring better 'goods', particularly, through "the way we act towards each other and the attitudes we take to one another. Friendship is one such example; a feeling of security and belonging is another" (Wolff, 2015a: 4).

However, in order to eliminate social inequality, we need to overcome relative poverty (2015b, 12-13). He offers a list of goods one should have to overcome relative poverty and be socially included. There are *goods of individual consumption*: normal home life (consumption and household goods); *community goods* – allowing "for a social life that helps to add texture, enjoyment and relations to others [,] celebrate birthdays and holy days, participating in evening or weekend social occasions, and visiting friends or families"; [and] *status goods* – when one can buy things needed to "allow one to appear in public without shame" (2015b, 9-10). Social inequalities and injustices should be addressed with compensation for disadvantage (Wolff, 2002; 2010; 2015a; 2015b) ¹².

¹² Wolff has an elaborated argument for compensation in Addressing disadvantage and the Human Good (See: Wolff, 2002).

Wolff insists that in social-egalitarianism the claim for equality of material resources would not matter (Wolff, 2015a: 5), but agrees that some distribution of financial resources is still needed to maintain social relations. Moreover, one cannot be expected to use the resources only on basic needs. Instead, Wolff argues for 'occasional luxury' and 'social and status needs' that are sometimes necessary for enriching people's social inclusion and, therefore, equality (Wolff, 2015b: 13, 16). People prefer to fit in so they can get their social needs covered. Adolescents, for example, might prefer to invest in a pair of trainers so they can ensure that they 'fit in' at school than to spend the disposable income on heating bills. For this reason, it might be important also for adolescents from disadvantaged backgrounds to be able to use the cash benefit in any way they want. In the case of children, the lack of social relations can be damaging for their future. Wolff talks about 'patterns of childhood socialization', by which children living in social exclusion face issues later in life due to the lack of 'social capital' (Wolff, 2015b: 23). Material resources have an 'indirect effect' on the social capital, while the (un)equal social relations have a 'direct effect' (Wolff, 2015b: 23).

Furthermore, Wolff turns to opportunities. He presents the three factors which offer one *a menu of opportunities*: (1) *personal resources* (skills, talents, etc.); (2) *external resources* (income, monetary wealth and social assets); (3) *social, cultural, legal and material structure* of a given society (Wolff, 2015b: 23). If children do not have access or if the access to these opportunities is unequal then individuals are, in effect, socially excluded.

Most obviously talents can be developed, or allowed to languish, owing to the possession, or lack, of external resources in the form of money for training or access to free education, or external structures that lead to encouragement or discouragement. What we see is that an individual's place in social structure [can affect] one's chances of succeeding within other parts of social structure (employment)¹³. Thereby one's chances are reduced of gaining access to a level of resources which could give the next generation a wider range of opportunities (Wolff, 2015b: 23).

Finally, people can also adopt several role norms and expectations since "relative poverty is defined in terms of what is expected or encouraged in one's society" (Wolff, 2015b:19). Therefore, we might assume that adolescents have their particular role norms and expectations inside their own 'teenage society' and that they, for this reason, have needs for particular goods in order to be socially included.

2.1.3 Social inclusion for social justice: when equal opportunities meet social equality

Brian Barry and Jonathan Wolff meet on a number of points concerning social exclusion and poverty. They agree on consumption goods needed for social inclusion. Wolff's goods of individual and household consumption as a normal home life meet with Barry's demand for a place to live and having a mobile phone. Additionally, Wolff's community goods as resources for social life can be combined with Barry's insistence on public transport, social and political events, paying for a round of drinks or meal, and hospitality. Wolff's status goods can be paralleled with Barry's claim for everyone's need to be respectably clothed. Both make the case for giving one possibility to avoid shame. Both claim that financial resources are needed in order to maintain the level of these goods for one to be socially included. Both establish that one should be able to claim redistribution through aid, compensation, or remedies in forms of social policy

¹³ Brackets in original.

in order to compensate for the lack of goods. And, finally, Barry's environmental disadvantages in childhood that cause educational and occupational inequality of opportunities, are similar to Wolff's patterns of childhood socialization when lack of relations is damaging for future social capital. In both cases the childhood differences are grounded in the lack of material resources.

Drawing from the combination of both thoughts, social inclusion is not just the path towards social justice through equal opportunities or social equality, but it is a necessary connection between equal opportunity and social equality. Social inclusion enhances social capital, therefore it enhances socially equal relations in which one feels 'equal and valid', while it gives ground for educational and occupational opportunities at the same time. However, some level of material resources as the necessary aid in bringing that linkage between equality of opportunity and social equality is needed. In other words, social exclusion needs to be dealt with through adoption of appropriate social policies.

2.2 A normative case for adolescents

This section articulates normative arguments for adolescents being justifiably regarded as full, unencumbered agents when it comes to one cash transfer aimed at poverty alleviation in combination with other redistributive interventions.

2.2.1 Adolescents are capable of autonomous agency

Roughly speaking, intuitive argument against giving an autonomous cash-benefit to adolescents would be that they are children and, therefore, the paternalistic control over their agency is justified. And yet, are adolescents really children? The extensive

normative literature has not yet attributed its last word on the definition of a child¹⁴. On the other hand, though, it has proposed a clearer illustration of a teenager. For instance, through Schapiro's elaboration teens fit into an intermediate category, where they still *are* children, but they *do* possess some adult status (Schapiro, 1999: 734). The fact that they still are children does not necessarily mean they also need to be treated like children (Coleman, 2002: 178). Moreover, there seems to be a common agreement that lives of young children need to be fully guided (Brighouse and Swift, 2014: 26), while paternalism towards teenagers is less acceptable and it fades with time (Schapiro, 1999: 733; Fowler, 2014: 320).

For acknowledgment of adolescents and their needs, one of the most important arguments is that they can develop agency through autonomy and vice versa. Brighouse and Swift distinguish children's well-being from their agency interest and claim that leaving independence, and a particular opportunity for agency and an 'experience', will help them become 'better agents', while, at the same time it will sustain their own dignity and autonomy and it will help them become 'functioning adults' (Brighouse and Swift, 2014: 63, 67). Therefore, supporting adolescents in becoming better agents is even more important since they already sustain 'highly developed agency and autonomy' (Bandura, 2005; Zimmerman and Cleary, 2006). As Schapiro elaborates, adolescents possess more agency than younger children and are, thus, fully capable of autonomous decisions and we are "not to treat them as anything other than practical agents, creatures who share with us the human problem of finding reasons for action" (Schapiro, 1999: 735). There is much evidence to

¹⁴ "[I]t is clear that an adolescent is more of an adult than a very young infant, who is correspondingly more of a child. To the extent that this is so it is harder to maintain that all children should be treated morally and politically in quite different ways from all adults. At the very least it seems plausible to argue that any discussion of the moral and political status of the child should be grounded in a logically prior agreement on who should be counted a child" (Archard and Macleod, 2002: 14).

suggest that they possess high cognitive skills and reasoning and their “level of cognitive functioning (...) is quite above the threshold that seems reasonable for attributing competence to an adult” (Noggle, 2002: 99).

Adults hold trust into adolescent ability to take reasonable decisions when it comes to very important and potentially even harmful choices. To illustrate, they are allowed consensual sex¹⁵; to get married with parental consent or drive a car¹⁶; furthermore, they are approved to take summer jobs to earn extra money; and sometimes they are expected to plan their whole future from an early age when studying and stressing about examinations¹⁷. Thus, they are obviously perceived as capable agents since it is anticipated that they can take the right decisions and actions: they go to school, they take exams, they can drive a car, etc. Not each of their actions is controlled as in case of younger children. Therefore, not only do they possess the agency, but we can also see it in the actions and decisions they take in their everyday life. They are granted recognition of being capable autonomous agents. However, when it comes to cash benefits for alleviation of hardships of poverty it is on policy level determined that teens’ parents or guardians will be entitled to benefits on their behalf. Should this be different? To answer the question: it could, if we were to consider their autonomy also on the level of financial independence leading towards autonomous agency.

¹⁵ Austria, Germany, Portugal, Italy: 14; France, Czech Republic, Denmark, Greece, Slovenia: 15; Cyprus, Finland, Georgia, Latvia, Lithuania, Luxembourg, the Netherlands, Norway, Spain, Switzerland: 16 (Best, 2013).

¹⁶ USA: 16.

¹⁷ For instance, Slovenian children take first national exams already in elementary school. The exam and the average assessment from the last three grades of elementary school helps them to enter better high schools, better high schools lead to better universities, etc.

2.2.2 Carefree childhood, escape from uncalled for circumstances, compensation for disadvantage

Brighthouse and Swift (2014: 69) express fondness for paternalism over children since they, as children, have a right to enjoyment of carefree childhood of not carrying “responsibility for decisions about others or (...) one's own interaction with the world”. I would object, since care-freeness in childhood can show in different forms and is certainly not universal. Children may be day labourers and help support their families; and poor children, as seen in the Chapter 1, often feel guilty or responsible for their parents’ financial difficulties. For children from disadvantaged backgrounds being care-free might be also a matter of bare survival, or maybe just some coverage of the poverty they live in to avoid the stigma and shame, or to avoid the social exclusion. The fact is that more and more of them, as European studies show (Tarki, 2010; Kern, 2015), live in really poor conditions and their level of care-freeness is of a completely different nature or degree compared to children from less wanting and more privileged backgrounds. For disadvantaged children, their own cash benefit would, at most, *add* to their carefreeness, and not take away their right to it.

Additionally, we assume that parents do their best for their children, but we can also assume that there are many parents who are unable to do so, and despite some state intervention, the state cannot identify all cases of improper care, neglect or abuse. Thus, children stay powerless, defenceless and dependent on their parents, and they cannot exit the relationship until a particular age, usually until their adulthood (Brooks-Gunn and Duncan, 1997: 55; Clayton, 2006: 96, Brighthouse and Swift, 2014: 89). Additionally, their “prospects depend not only on what their parents *can* do for them, but also on what those parents *want*¹⁸ to do for them” (Brighthouse and Swift,

¹⁸ Both emphases in the original.

2014: 31). Hence, there is no guarantee that adolescents, who are at highest risk of poverty and social exclusion, would actually benefit from cash transfers that do not accrue directly to them, but rather to the household or parents. The lack of material and social resources is not an adolescent's own fault, while at the same time they have little chance of improving or escaping their situation for exactly that, lack of resources. The cash benefit that adolescents would have sole control over would help them get out of this circle.

And, finally, they deserve a compensation. People's lives are full of morally arbitrary factors, as Macleod puts it: "Some children will enjoy benefits and gain advantages over others that are denied to others simply in virtue of factors, such as the wealth of parents," (Macleod, 2002:225). Hence, there could be no reason not to supply disadvantaged adolescents with a cash benefit that would, coupling with arguments presented in present sections, extend their autonomous agency for better living through social inclusion.

So far I have argued that there is a demonstrated need for a cash-benefit allowance for 15-17 year olds from disadvantaged backgrounds. This cash benefit, administered and regulated through the implementation of an economic social policy, would aim to ameliorate social exclusion among a particularly vulnerable age group of children. I have shown that for one to maintain social relations, and thus, build the social capital necessary to obtain equal educational and occupational opportunities, as well as to feel socially equal and valid, one requires a certain level of capital, for example, status goods to 'fit in'.

Then, I have argued that adolescents cannot always escape their circumstances, and that paternalism over them is not always necessary or enforced.

They are full and unencumbered agents with highly developed autonomous agency. Therefore, adolescents should not only be entitled to a cash-benefit for the purposes of tackling their poverty and social exclusion, but they could be entitled to it even past parental control.

In contrast with traditional philosophical approaches, I rather adopt Miller's (1999), Barry's (1998) and Wolff's (2015) appeal towards applied philosophy using empirical research to connect human experience of social (in)justice with the creation of welfare policies. To make a crucial contribution, this thesis deals with finding out how an autonomous cash-benefit, paid directly to adolescents, would play out in a real-world setting in terms of potential outcomes for this youth in poverty. I use a qualitative study drawing on in-depth interviews with adolescents who have received such an allowance in the Slovenian context. Through analysis that I present in the next chapters the following question is addressed: *How does an autonomous monthly cash-benefit impact (if at all) the social exclusion of 15-17 years old adolescents from disadvantaged backgrounds?*

3. Chapter 3: METHODOLOGY

This chapter presents the research methodology used in the empirical study. The outline of the research design with the corresponding study population is followed by research instrument and the pilot study. The recruitment procedures, interview protocol and additional data sources are presented in the section on data collection. The chapter finishes with ethical considerations, and description of the cyclical data analysis process.

3.1 Research design

To reach the objectives of the study, I chose to collect the data through the qualitative method of in-depth interviews. As Silverman points out, the qualitative tradition is an appropriate choice for its naturalist or interpretive paradigm with the focus on understanding the inner experience of the individual (Silverman, 2013: 6). Besides, the study gains from the incorporated emic approach which Hennink et al. label as "understand[ing] people's lived experience from the perspective of people themselves" (Hennink et al., 2011: 14). The 'human experience', the 'voice' and the 'subjectivity' (Silverman, 2013: 6) are exactly what the study is seeking to find in order to connect to the research question.

The decision for in-depth, one-on-one interviews with open-ended questions is appropriate for, as Silverman shows, they offer a "deeper understanding of social phenomena" (Silverman, 2013: 125). He adds that contrary to observations or to focus groups, interviews work better for small samples (Silverman, 2013: 124), and they offer an individual and safe space for "sensitive issues that require confidentiality" (Hennink et al., 2011: 110).

Finally, I use the *grounded theory* method with *theory building* approach to find whether it would be possible to develop a framework on how cash benefits aid towards social inclusion. The findings might, additionally, confirm Barry's and Wolff's theories on social exclusion as a violation of social justice and social equality (Barry, 1998; Wolff, 2015b).

3.1.1 Study population

For the study population I used purposeful sampling for 'information-rich cases' (Emmel, 2013: 33). I set threefold eligibility criteria: demographic (15-17 years old adolescents), socio-economic (living in poverty), and experiential (recipients of a monthly cash benefit for alleviation of the hardships of poverty). The sampled participants were 'protégés' of a Slovenian NGO that supplies them with a monthly cash transfer (See Appendix A for the details on the NGO's programme Botrstvo).

3.2 Research instrument – the topic guide

The questions were intended to reveal how a cash benefit received directly by the adolescents on a regular basis makes respondents feel. In particular, the purpose was to explore how they reflect on it, and what it means for them and their sense of social inclusion (e.g. being able to attend social events, buying things they want, feeling proud instead of ashamed etc.). Some of the questions were also related to their feelings regarding society, money, poverty, peers, social justice, equal opportunities, and social equality (See Appendix B for the full topic guide used).

3.2.1 Pilot study

In March 2016, I conducted a pilot of the topic guide with one respondent¹⁹. The purpose of the pilot study was, as recommended by Silverman (2013) and Hennink et al. (2011) to see how the interviewing process would flow, to test whether the topic guide was logically structured, and if the respondents would understand the questions. In addition, I wanted to see whether establishing rapport with adolescents would work. The piloting revealed that, indeed, the rapport worked effectively (the interviewee hugged me before she left), but I had to adjust a few of the questions.

3.3 Data collection and fieldwork

3.3.1 Recruitment Procedures

For the recruitment, I used the gatekeepers strategy (see Hennink et al., 2011: 92-96). I contacted the benefit administering NGO and after the initial gate-keeping attempts, the NGO supplied me with a list of 36 eligible adolescents from where I started selecting the participants. With the NGO's help, I got in phone contact with willing respondents.

The selection of individuals was initially planned to be a non-random/purposive method of recruitment to maximise the diversity among respondents based on different socio-economic criteria. This goal was later cancelled because it was, firstly, difficult to get in touch with eligible adolescents; secondly, they were repeatedly cancelling the meetings; and thirdly, they often did not even show up for the interview. Despite these issues, saturation was achieved through the 10 successfully concluded interviews.

¹⁹ The pilot study was initially planned for three respondents, but only one actually arrived.

3.3.2 Interview protocol

The setting and carrying out of the interviews happened in 10 working days at the end of April and beginning of May 2016 in empty offices of the NGO. This location was chosen because there participants felt most comfortable and safe to openly talk (the NGO emphasised beforehand that the benefit often caused shame and stigma). I established rapport and relatability through the comfortable location, by dressing casually (in order to avoid an imposition of my age or, possible, authority), and through a relaxed interviewing style. The interviews, digitally recorded in Slovene, averagely lasted for 45 minutes.

3.3.3 Additional data sources

In addition to the interviews, I recorded three informal discussions: two with experts at the NGO, and one with a journalist who had been at the time for five years preparing radio shows about the NGO's project. These discussions assisted me in putting into context the narratives of interviewed adolescents.

3.4 Ethical considerations

All informed consent procedures recommended in the literature (Silverman, 2013: 159-173) and the Central European University's Ethical Guidelines were observed, including: voluntary participation, information on purpose and process of the research, permission for recording, strict anonymity and confidentiality, option of withdrawing, the Consent form (See Appendix C), and option of complaint.

Major ethical concern was related to the sensitive theme of poverty and stigma.

For this reason, I treated participants, as suggested by Silverman, as a ‘vulnerable group’ (Silverman, 2013: 170-171). In case they felt uncomfortable talking, I took Rapley’s advice and gave them the option to choose whether to continue (Rapley, 2007: 26).

3.5 Data analysis

3.5.1 Preparation of data

The early stage of data preparation assisted with the necessary control over reliability (Silverman, 2013: 8). After each interview, I wrote a reflexive journal. Then I listened to the recording, took additional notes, and collected remarks. In the next step, I verbatim transcribed for the ‘word-for-word replica [is] essential for grounded theory analysis’ (Hennink et al., 2011: 211). To be faster, I used the *Transcribe* software. The transcribing was done in Slovene. To obtain an insight into the narrative (Hennink et al., 2011: 2012), I remarked all the non-verbal information and emotions. During the process of transcription, I anonymised the data when identifiers needed to be removed. Finally, to generate the theory, I used the *dedoose* data analysis software²⁰.

3.5.2 Code development and coding

Code Development

Before the coding process, I moved the transcripts from *Transcribe* to *Word Processor*, where I divided the transcripts in 30 words per line. Then, as recommended by Hennink et al., I printed them, re-read and reviewed them several times to “check [for] accuracy and completeness” (Hennink et al., 2011: 212). I took notes on first

²⁰ I used *Atlas.ti* at first, but the paid use expired, so I had to move the transcripts to *dedoose*.

impressions. Then I identified codes. I used micro-level analysis for “more detailed code development so that the data can be explored in more depth” (Hennink, 2011: 218). From the collected codes, I made a codebook. Even though the interviews were transcribed in Slovene, the codes were given English names as this study is written in English.

For the code development, I used a mixture of the inductive and deductive approach. The inductive codes emerged from participants (for example, ‘going for coffee’). The deductive codes, in turn, were: (1) either anticipated from previous research on poverty (for example, ‘not asking parents for money’); (2) from the topic guide (for example, ‘social justice’); (3) or from preliminary findings on shame and stigma that emerged through the recruitment procedures when the NGO warned me that children feel high level of stigma for receiving the benefit.

Coding process

The data analysis software was a necessary aiding tool for the analysis. Its features aid in identifying similarities, relations, and in retrieving and cross-referencing of the data (Kelle, 2004: 312-313). It allows comparative analysis and improves rigour through counting the occurrences and displays of negative instances (Silverman, 2013: 267-270) that “are so important in validity checking” (Gibbs, 2004: 308). According to Gibbs, the software assists “with completeness and reliability, both in examining the text and in the analysis” (Gibbs, 2004: 307).

For the coding process, I took the codes from the codebook and applied them to segments of the data. During coding I wrote memos with reflective details about the coding process. I undertook a process of open coding, for its features of “breaking down, examining, comparing, conceptualizing and categorizing data” (Strauss and Corbin, 2004: 303) lead to valid and reliable analysis towards theory development.

3.5.3 The cycle of data analysis

The analytic cycle of my study is based on the combination of inductive and deductive analysis. The inductive approach is, as stressed by Hennink et al. (2011), necessary for the theory development since it grounds the embedded theory in the emerging data (Hennink et al., 2011: 264-265). Therefore, the inductive analysis in my study searched for theory that was developed from the views and experiences of the interviewees and, thus, contributed to the answer on my research question. In addition, I used deductive elements from the framework of political philosophy on social exclusion. I compared it to the inductively built theory in order “to emphasise new concepts developed through qualitative research” (Hennink et al., 2011: 258).

During the process of data analysis, I followed Hennink et al.’s four main steps that lead towards theory development: ‘description’, ‘comparison’, ‘categorisation’, and ‘conceptualisation’ (Hennink et al., 2011). The process of analysis was cyclical, going back and forth between the steps, moving from the description to theory development and back to description to validate and verify the theory for being essentially grounded in the emerging data.

Firstly, I undertook ‘thick description’ when I explored all the emerging issues through a repeated reading of the data to go deeper into the meanings, patterns, connections, and repetitions. I checked for ‘depth’, ‘breadth’, ‘context’, and ‘nuances’ to identify and describe the main issues (Hennink et al., 2011: 238-243).

Secondly, I checked all applications of codes – I chose by the highest frequency and compared to excerpts, other codes, and among the participants. The cross-case comparison assisted in “clarifying what makes each issue distinct from others” (Hennink et al., 2011: 243).

Thirdly, after the comparison, I started building categories or major themes through code families. The process of categorisation revealed the broader context and the shared issues emerging from the data. During this process, I dropped a few of the codes since they were not connected to my research question. The categorisation stopped once the data reached saturation.

Fourthly, I chose the most important categories and checked for connections between them. I conceptualised the links between the major themes that revealed the theoretical framework emerging from the data. Finally, following Hennink et al., I returned to the beginning of the design cycle, step by step, to verify that all the conclusions of the theory were, indeed, adequately supported by the data (Hennink et al, 2011). The findings of the cyclical process of the analysis are presented in the following chapter.

3.6 Limitations and strengths of the research design

3.6.1 Limitations

The first limitation of the research design is in only one study population. It would be valuable to have a comparable study population: adolescents of the same age group, same socio-economic background, but who do not receive the same cash benefit.

In addition, the study is a small-scale qualitative study, therefore, the findings might not be generalizable beyond the study group. Connected to this, one case (Slovenian) might not yield results comparable to other countries on the grounds of different economic standard and cultural habits of other countries.

And, finally, the study was limited to beneficiaries from the wider Ljubljana area. Adolescents from other areas/regions might have different needs and conduct different purchases, even if feeling the same about the benefit and the affordances it enables.

3.6.2 Strengths

The main strength of the research design is that the adolescents were asked directly about their feelings and experience regarding their own cash benefit. This way I obtained an in-depth information of their personal, lived experiences that focus group or survey would not offer.

The outcomes of the research might contribute in filling in the gaps of the existing empirical research. Firstly, and most importantly, no study has yet been conducted regarding a monthly cash benefit that adolescents, living in poverty, receive on a monthly basis, in this case Slovenian youth, from the Slovenian NGO. Secondly, the study might fill in the gaps in what meaning adolescents attach to an autonomous cash benefit, what they use it for, and how they reflect on the usage. Thirdly, the study covers empirical research on a programme where direct beneficiaries are not parents, but adolescents, so the programme enhances their agency in a direct, unencumbered way. Lastly, the study might offer insights into disadvantaged youth's view on poverty alleviation programmes.

4. Chapter 4: FINDINGS

This chapter presents the key findings from the analysis of the interviews by focusing on concepts and theoretical arguments regarding the cash benefit and participants' reflections of its value, use and meaning. The chapter also reflects on links to empirical literature presented in Chapter 1 and theoretical concepts and frameworks discussed in Chapter 2.

4.1 Social exclusion as a result of material and relational inequality

The analysis of the interviews has confirmed the concluding statement of this paper's Chapter 1: one of the main problems adolescents from disadvantaged backgrounds face and experience is the lack of financial resources that would aid in maintaining social relationships and, consequently, keep them socially included.

4.1.1 Negative impact on subjective well-being

Worries, sadness, anger, frustration

All the interviewed adolescents expressed a great deal of worries, children of single parents²¹ more so. Similarly as children in Crowley and Vulliamy's (2007: 22-23) empirical study, adolescents have a lot of worries about imminent and future uncertainties connected to their own and their parents' financial struggles. Interviewees drew an inversely proportional parallel between money and worries and

²¹ Janet Walker et al. captured a detailed account on children from single-families (See: Walker J. et al, 2008).

stress. Another similarity with Crowley and Vulliamy (2007: 24-25) was the narrative of sadness, anger and frustration at the lack of financial resources. Additionally, children of single parents emphasized their parent's struggle more than other children did, and they were visibly disappointed with the other parent who, in all cases, did not contribute financially.

Low self-esteem, feeling less

The interviewees also expressed strong resentment towards their peers 'with money'. They found them to be arrogant and acting superior. According to Jonathan Wolff's social-egalitarian stance, these are behaviours and attitudes that perpetuate social fragmentation (Wolff, 2015b: 6).

He goes with you and then there he buys something you can't, and such (...). OK, it's fine if he pays for you, but he actually pays it in a way as if you don't have it and he can give you something, because he is something more than you are. (Interviewee 4)

This observation supports Brian Barry's claim on importance of the ability to pay for a round of drinks or meal (Barry, 1998: 22) and Wolff's claim on need of status goods (Wolff, 2015b: 9-10) in order to avoid shame and stigmatisation. Furthermore, the inequality in resources angered the training adolescents/athletes who could not afford as good equipment or one-on-one trainings²² as their 'arrogant' peers with money could. This fact is in line with Barry's argument that lack of resources conflicts with equality of educational and occupational opportunities (Barry, 1989; 1998; 2005). In addition, linking to Wolff (2015b), it highlights how the lack of access to personal and external resources and to the structure of society violate the principle of social equality. In conclusion, viewing others as arrogant and acting superior formed a

²² One-on-one trainings are expensive training sessions when the trainer devotes time only to one trainee. These trainings are, according to participants' accounts, the most useful ones for improving and progressing in the particular sport.

narrative of insecurity for lacking resources to 'fit in'. Their social equality was violated for they did not, according to social egalitarianism (Wolff, 2010: 337), feel equal and valid.

Feeling invisible

Most of the participants indicated they felt invisible, unrecognised, unimportant. This finding confirms Chase and Bantebya-Kyomuhendo's (2014) finding on disadvantaged adolescents' feelings of inadequacy and insignificance. Moreover, the feeling of invisibility was particularly clear from their narrative about the donors of the cash benefit. Through a strong gratitude the adolescents personalised and highly romanticized the donors. Interviewees claimed the donors were also poor or that they *used to* be poor. The adolescents held a belief that only poor could actually acknowledge and help other poor people. This belief might imply their distrust to ever be noticed and seen by others. Therefore, their social equality is violated since, according to Wolff (2015a: 4), they do not obtain a feeling of security and belonging.

Ashamed of the benefit

However, regardless of the positive feelings about the donors and the cash benefit per se, some of them stressed they had held the benefit a secret. They were visibly uncomfortable when simultaneously talking about the benefit and the peers. This finding links back to literature on benefits causing shame and stigma, especially when this benefit is received *because of* being poor (Walzer, 1983; Rothstein, 2001; Ridge, 2002; Van Parijs, 2005; Matsaganis et al., 2008; de Neubourg, 2009; Bargain et al., 2010; Walker, 2014; Eurochild, 2015; Baumberg, 2016).

The finding was not surprising. Already at the first gatekeeping correspondence the NGO that paid the adolescents the benefit strongly emphasised what a

stigmatising problem this benefit was for the children who received it, and more so for adolescents (See Chapter 3).

4.1.2 Negative impact on teenage activities and relations

No cash, no social 'survival'

Going out turned out to be one of the most valuable social activities.

[In elementary school] I did not need really money for, I don't know, for survival, I mean, survival, like [now, in high school] when I go out (...) now, wherever we go out with friends, I actually need, you need, some amount of money to be even able to go out. (Interviewee 9)

Thus, if they did not have money, they were excluded from some of the most important social activities that would contribute to keeping and being part of social networks through maintenance of friendships and peer relations (same: Ridge, 2002; Crowley and Vulliamy, 2007; Griggs and Walker, 2008; Chase and Bantebya-Kyomuhendo, 2014). Following Wolff, not being able to participate in evening or weekend social occasions represents lack of community goods that add texture to life and also represents the patterns of childhood socialisation damaging for future social capital (Wolff, 2015b: 9-10, 23). On the same note, not being able to go out represents the social-exclusion from social event and, therefore, according to Barry (1998), it conflicts with equality of opportunity.

Clothes as a norm to fit in a teenage society

When asked by what teenagers compared to each other, they said it was, besides the 'stupid showing off on social networks', mostly the type and brand of clothes.

According to Wolff's account on norms and expectations of every society (Wolff, 2015b: 19), the teenage society has the norms of clothes in order to 'fit in'.

It is also pretty important that you are not totally poor, that it looks as if you have money.
(Interviewee 5)

If teenagers did not succeed in this, then they were made fun of, they were not accepted, as a result they had no friends. The bullying impacted their self-esteem, they felt powerless, invisible, worthless. Interviewees, same as in other empirical research (Ridge, 2002; Crowley and Vulliamy, 2007; Griggs and Walker, 2008; Chase and Bantebya-Kyomuhendo, 2014; Walker, 2014) noticed that poor appearance stigmatised and brought many to self-exclusion. This, again, underlines Wolff's account of social inequalities reinforcing social differences (Wolff, 2015b) and his account on friendship, security and feeling of belonging as important goods (Wolff, 2015a: 4). Thus, the stigmatisation and self-exclusion due to 'unfitting' clothes violates their equality of opportunity and social equality according to Barry and Wolff, respectively, for not allowing them to avoid shame (Barry, 1998; Wolff, 2015b).

'Unfair' social standing

The interviewed adolescents held resentment towards 'how the system works' through the inequality of social and financial networks. Most respondents expressed the opinion one way or another that money has too much impact, people with money have too much power, and not everyone has the same starting point. Furthermore, many also thought that some children are already given advantages and privileges due to rich or influential family and parents. Even more, when asked about equality of opportunity, Interviewee 4 answered: "You can't really get there if you don't have money."

Additionally, they were visibly upset when talking about the unfairness, injustice when some who work and put effort 'cannot make it' as those with money and power. Moreover, they expressed very strong value judgements. For example, children with money 'would not become good people' for they do not experience the struggle and they do not understand the importance and the value of money. Moreover, they are 'throwing it around', and they lack work ethic and a commitment to effort. This additionally confirms a strong differentiation disadvantaged adolescents put between them and peers with money. This finding connects to their previously addressed belief that only poor can understand and see the poor (see Subsection Feeling Invisible in Section 4.1.1). At the same time, the finding shows that they do not feel equal and valued as they should by the demands of Wolff's (2015b) social equality. Additionally, it relates to Barry's (2005) environmental disadvantages and Wolff's (2015b) patterns of childhood socialization negatively impacting educational and occupational opportunities, and future social capital.

4.1.3 Shame's contradictory narrative

On some themes they used a clear narrative of contradictions, inconsistencies, and distortions. Journalist Jana Vidic²³ has later confirmed that children and adolescents from disadvantaged backgrounds often distort the narrative of their wishes so they can hide the shame of not being able to have the desired things.

²³ She has been working with the children and adolescents receiving this benefit since the beginning of the project in 2011.

Money is not important

According to interviewees, only work, effort, wish and dedication are necessary to succeed. The starting point, advantages and privileges do not matter. Disadvantaged children have the same equality of opportunity as rich children. Any difference in starting position gets equalized through work and dedication. They will succeed even more than privileged children.

This is evidently in stark contrast with how they viewed a host of issues. Firstly, it differs with the previous theme of 'Unfair social standing' for instance. Secondly, they are disadvantaged because of their parents' situation. Hence, it is difficult to imagine they would actually believe their parents got into the current circumstances for not working enough or for not being dedicated enough to succeed. Thirdly, they *did* point out their parents' sacrifices, struggles, and the unfairness of the family's situation comparing to others. Fourthly, the statement of how 'one can make it no matter what' is in contradiction with earlier observations that only the poor notice and understand the poor. Their deep gratitude and appreciation towards the donors of the benefit reveals that they find money to be important (if not crucial). Finally, the training adolescents claimed that talent needed work and the cost of progress was expensive. Hence, money *is* necessary on top of dedicated work and effort for a talent to properly develop.

Clubbing is 'lame'

Another contradictory narrative related to clubbing on weekends. The interviewed participants claimed they did not care for it. Clubbing was 'lame', 'pretentious', and 'useless'. Further discussion, though, revealed that they *did* care for it, but could not pay for it. Not being able to go clubbing blocks their access to social inclusion since, according to Wolff, they cannot attend weekend social occasions (Wolff, 2015b).

While, according to Barry, they cannot participate in a social event, and therefore feel shame and stigmatisation (Barry, 1998). The shame was, in addition, implied in the inconsistency of their stance on this theme.

To put it another way, their contradictory narrative could represent self-denial as a strategy to cope with limited agency, minimising the importance of things they could not afford. The resentful stances and contradictions only confirmed the defensive nature to hide the shame and stigma of social exclusion on grounds of poverty. At the same time, it revealed the hidden hope that the current lack of resources would not define their future and will not keep them in the cycle of poverty.

4.2 Own cash enables autonomous agency

Autonomous agency emerged as a major theme in all interviews. It particularly emerged when the interviewees talked about feelings and experiences of having their own cash.

4.2.1 Relief from worries, boosting self-esteem

Most of the interviewed adolescents either repeatedly or extensively reflected on a sense of relief in relation to having their own cash. Autonomous resource enabled them to skip the painful process of asking parents for 'a euro or two'. They highly valued the possibility of 'not torturing' parents who 'already struggled with bills'. Furthermore, they were less worried and more positive because they did not need to 'bother' parents for certain expenses. Therefore, the availability of the cash, contrary to the Brighthouse and Swift (2014: 69) claim, added to their carefreeness rather than

taking away from it. At the same time, it offered them the possibility to not self-exclude themselves from at least some of their needs.

If I didn't have this [cash benefit] ... [I] actually couldn't rely on anything. You can ask at home, whether they have for [bus ticket]. If they don't, you will simply walk to school every day, and that's it. But [with benefit] you know that you will get something and you, like, really become autonomous with this as well. (Interviewee 4)

This finding offers an answer to the problem expressed in other empirical research on poverty in which disadvantaged children expressed preference not to ask parents for money and, thus, self-excluded and refrained from activities and needs (Ridge, 2002; Crowley and Vulliamy, 2007; Chase and Bantebya-Kyomuhendo, 2014). At the same time, as the finding suggests, the autonomous economic resource offers them a free choice, and this makes them feel better about themselves. They are able to exert their own autonomous agency in decisions and actions on what is good for them. They use this freedom and independence towards at least some maintenance of social relations in the way they themselves perceive as meaningful and valuable (see Section 4.3).

Finally, the praise of autonomy demonstrated that adolescents have a strong will and capability of unencumbered agency. Ability to take decisions, to act in the way they found valuable, confirmed the normative discussion that they, indeed, need an opportunity for autonomy that can sustain their already fully developed capability of practical agency (Schapiro, 1999; Bandura, 2006; Zimmerman and Cleary, 2006; Brighthouse and Swift, 2014).

4.2.2 Responsibility through financial agency

A few of the children/interviewees were cynical regarding the label of responsibility since they thought the amount of 30 euros was too small to really carry any serious

responsibility. Despite that, they still viewed it as a responsibility to handle the cash wisely and not to waste it on 'meaningless' and 'useless' things. Responsibility therefore represents some kind of financial agency in this regard.

Additionally, they thought that receiving this benefit gave them an opportunity to make 'something better out of it' as an agency towards the wished achievements, whatever they are, either immediate or eventual ones. They often expressed that the grant motivated them to keep to their plans. This, again, has shown that the sense of financial agency enabled them to extend their autonomous agency for better living through social inclusion. Additionally, it allowed them to make plans and expand their horizons of agency instead of making recourse to self-denial as a means to manage penury.

4.2.3 Ready to put agency into motion

The interviewed adolescents talked a lot about their wishes, dreams, plans to succeed in business or sport, and about how much work and effort they would put towards their achievements. This narrative showed that they were ready to put their agency into motion. However, this agency is to some extent arrested if material resources are not available. Therefore, if the grant helps at least in relieving them of the necessity to ask parents for money for training sessions, for example, it means that they do not refrain from attending training sessions. They pay for the trainings on their own. Ergo, they do not refrain from their agency and, consequently, from their needs and opportunities towards success and achievement that are conditioned also through social capital. Clearly, financial resources aid in the process of achieving, while sole work and effort are not enough to succeed.

4.3 Consumption enables social inclusion

As seen, the autonomy resulting from receiving and handling one's own cash assured adolescents could buy things important for them. This section shows what was important and in what ways.

4.3.1 Basic material needs versus social and status needs

The interviewed adolescents differentiated between 'basic' and 'just for me' expenses. The basics were the monthly bus pass Urbana²⁴, food (in most cases school brunch) and, in rare cases, school equipment. The 'just for me' purchases covered bigger purchases like trainings (athletes), and smaller ones, like coffee (most common one) or other expenses for social events with friends and peers. These purchases were sometimes labelled as 'treats' or 'rewards'. The distinction between the expenses on 'basics' and 'just for me' expenses emphasizes their need for autonomous agency (as seen in Section 4.2) in relation to consumption.

'Just for me'

The opportunity to buy something just for themselves made them feel good, it positively impacted their self-esteem, while it also buttressed social relations with others. The 'just for me' theme offered at least a minor solution for the negative impact of social exclusion on the subjective well-being of disadvantaged adolescents. These purchases covered some items from Barry's list of material needs, like participation in a social event (Barry, 1998: 20-22). At the same time, they can be linked to Wolff's community goods needed for social life that "[add] texture, enjoyment and relations to

²⁴ Urbana is a local monthly bus pass that costs, for pupils and students, 20 euros per month.

others" (Wolff, 2015b: 9). Furthermore, this finding confirms Wolff's argument that to enhance social inclusion people need more than just satisfaction of basic needs, more precisely social and status needs must be met as well (Wolff, 2015b: 13, 16).

I find it cool because the most of it I can use for myself, and sometimes for the school brunch, but I find it cool because I can buy birthday gifts for my friends and I couldn't do that before. 'Cause, you know, it's so pitiful when you don't have your own cash and then you constantly have to, woe, mum, will you give me 10 euros so I can go buy a small birthday gift for her? But now I can [buy it] and it's so awesome. (Interviewee 3)

Opportunity of participating in social occasions positively enforces Wolff's patterns of childhood socialisation towards future social capital (Wolff, 2015b: 23). Moreover, as they felt it was their responsibility to 'not waste money on useless things' (see Section 4.2.2), it can be concluded that they found spending money on coffee and other expenses meaningful and money well spent. After all, when they compared the need for own money in elementary and in high school, they pointed out that in high school 'everything changed' with a sudden need for 'personal use', for needing it to go out, for coffees, etc. This finding points to these kinds of items in their lives at this age as necessary rather than as treats.

The 'basics'

The bus pass Urbana, for example, represents the public transport requirement that Barry (1998) sees as a necessary part of social inclusion. Although, as pointed out, public transport was more of a basic necessity, and not one of, for instance, Wolff's (2015b) community or status goods that would help them in regards to feeling socially accepted. Rather the opposite, for using 20 euros (out of received 30) on Urbana, they were not left with much money. For example, the importance of the amount of money left was emphasized in the case when a boy had an easier financial life through summer months for he could bicycle instead.

The analysis showed a difference between those who had more money left per month with those who had only 10 euros left. Those who had more, talked about coffees and other payable social activities with friends more often. In addition, the attitude of the adolescents who were left only with 10 euros a month was different. They were more cynical in their answers.

4.3.2 Extra money

On rare occasions, beneficiaries had extra money to use. This would happen when parents would cover expenses on basic items (bus and food) or training sessions, or if they received monetary birthday gifts from relatives. In these cases, the interviewed adolescents would buy or save for bigger items like clothes or training equipment. Sometimes they would go clothes shopping with friends. Considering how clothing items were a very important tool by which one was accepted and could 'fit in' inside the teenage community (see Section 4.1.2), this was no surprise. By both theoretical accounts, Barry's and Wolff's, this way they made sure they were not stigmatised, they were not excluded. Although it should be noted that the grant in this regard had little effect on its own: it was too low to enable regular clothes purchases. They only managed these when they had more money on hand through other sources or circumstances. However, in regards to clothes, they would only discuss shirts or t-shirts, never shoes or jeans. These kinds of clothing items seemed to be too expensive to purchase on their own.

Analysis additionally showed they did not care for trainers as much as children in Ridge's (2002) and Elliot and Leonard's (2004) study did. Even when I asked them about trainers, most of them dismissed their importance. Clothes held a bigger importance in fitting in. Therefore, either the preferences of adolescents changed since

the publishing of the two studies, or the preferences were simply different on cultural ground (the other two studies were carried out in the UK).

4.3.3 School events and activities

Two of the interviewees once managed to save the benefit in order to pay for school-organised activities. The girl saved for the end of elementary school ceremony, while the boy paid for his first trip abroad. The cash benefit that they saved for months, firstly, covered for the social inclusion as the part of Barry's (1989; 1998) equality of educational and occupational opportunity and for the environmental disadvantages brought into the school system (Barry, 2005: 55). Secondly, through Wolff's account (2015b), it aided in 'fitting in', while it also confirmed the need of external resources like financial ones and social assets (Wolff, 2015b: 23) for the purposes of social inclusion.

However, even though these two interviewees exceptionally managed to save (most of the adolescents complained it was pretty much impossible to save anything), it was for them a big sacrifice, since as a result they were left with few economic resources for other parts or goods necessary for social inclusion. For real equality of opportunity and for real social equality, schools should cover these kinds of expenses for those kids most in need. If they do not, then disadvantaged adolescents either cannot attend the event or they use most of their money for such an event, which then causes their exclusion in other parts of social life (not including here the additional possibility that they also lack basic necessities because of it). This finding, therefore, undoubtedly confirms Ridge's claim that social exclusion is not just relational, but also structural and institutional (Ridge, 2002: 142).

4.3.4 'Hanging out' with friends

As already pointed out in Section 4.1.2, going out was of a high importance. When asked about the most popular activity for teenagers these days, they all talked about going out, especially clubbing on weekends. They often repeated, though, that they did not need to go out as often as 'other teenagers', since for them it was 'enough to spend time with friends just hanging out'. They would be 'just walking around' or 'just hanging out in the park'. However, as seen in Section 4.1.3, this kind of statements were contradictory – it was obvious that 'going out' was high on the list of priorities. On weekends they would indeed rarely go to bars or clubs. If they ever would, then they would arrange to get in for free. If necessary, they would collect the money together to be able to pay for the entrance. They would go out on a weekend like this only 'once in two months, maybe'. It was not that they would not go, it was that they just could not afford it.

Also if we went out and if I didn't have [money], then we went just a bit, we didn't do really something big so we would need, dunno, to spend dunno how much money, we went just a bit, dunno, just to hang out a bit. (Interviewee 8)

The cash benefit, in this regard, does not significantly contribute towards social inclusion. Hence, on one hand, it does not fully cover for Wolff's demand of evening or weekend participation in events (Wolff, 2015b: 9-10). On the other hand, though, if they had at least some money available, they could still go out (even if not clubbing).

In general, I dunno, wherever we go out with friends I simply need, you need some amount of money, so you can even go out at all. (Interviewee 9)

Thus, the benefit covers for at least some part of their needed social 'survival' through going out for coffee, and other smaller expenses connected to the time with friends. Therefore, it covered for Wolff's community goods that add texture and enjoyment to life (Wolff, 2015b: 9-10) and for Barry's participation in social events as

one of the needs to be satisfied for social inclusion (1998: 22). Additionally, it covers for the Wolff's (2015b: 23) patterns of childhood socialisation (that can be either beneficial or damaging for future social capital).

4.3.5 Importance of equal and valid social relations

Good and reliable relationships with friends and family were illustrated as a source of help, support, and encouragement. Adolescents needed to feel equal and accepted in all types of relationships, and to get along with everyone. This finding pairs with Wolff's suggestion that social relations bring better goods: a friendship and a feeling of security and belonging (Wolff, 2015a: 4). Autonomous cash plays a role in maintenance of these relationships through, firstly, allowing independence, secondly, allowing participation in rituals and habits of teenage life, and thirdly, by offering the opportunity to not ask parents for money.

In their invaluable analogies on social justice they confirmed the combined goals of Barry's demand of redistribution for equality of opportunity and Wolff's demand for social equality:

With us it's like that, with us, when we are hanging out, we are all the same, no one looks at anything, there are no differences, we share everything. There are no problems, we never fight with friends, we share, like, everything, everything we have, we share among us. (Interviewee 4)

They passionately argued that (financial) differences should not matter, no one should be treated unequally and badly, everyone should respect and accept each other, and no one should feel superior (and, by implication, inferior). These claims illustrated the sense of 'fitting in' as crucial for social inclusion where inequality is measured in what one has or does not have. The cash benefit might have some impact on social exclusion as it allows them to socially participate in rituals and habits, but it

is far from enough for them to feel genuinely equal (see Section 4.1 on their feelings less, resentment, and contradictory narrative). Therefore, their accounts could confirm the classic social-egalitarian argument that the distribution of resources and opportunities does not contribute to social justice since the individuals would still not feel valued and equal for the fundamental problem is in the structure of society. However, the cash benefit is too low to make valid conclusions on this part. It is possible that a higher amount would lower the feelings of inequality and invisibility. In this case their accounts would, instead, confirm luck-egalitarian argument towards equal distribution being the answer to demands of social justice.

Yet, none of arguments of these two schools of thought are fully confirmed through the accounts of studied adolescents. But rather, the accounts confirm the necessary compromise between both philosophical approaches as already illustrated by the comparison of Barry's and Wolff's theories. In order to fight socially unequal positions there is also some material distribution needed. For example, the disadvantaged adolescents feel excluded from influential networks (see Subsection on 'Unfair' Social Standing in Section 4.1.2). Therefore, the money, status and power that others are perceived to have, socially excludes them and violates their equality of educational and occupational opportunity (Barry, 1989; 1998; 2005), while it also leaves them feeling unequal in the embedded social gap (Wolff, 2010; 2015a; 2015b). The monthly cash benefit does not impact their social inclusion in this regard, since they do not have enough resources to fight the structure of monetary and social networks, or for that fact, to be included in it. Although, through the cultivation of social relations (coffee, social events) the benefit helps them in gathering social capital for later.

Finally, family is also a financial resource. However, children of single parents experienced (much) more struggle (see Section 4.1.1). In that regard, the grant partially solves the issue of asking parents (see Section 4.2.1), but on the other hand, the grant is not high enough to help avoiding stronger psychological stress and worries that make children from single parent families financially more dependent on one sole source.

Mattering

Through social relationships they emphasized visibility and respect. In relation to the elaboration on Feeling invisible in Section 4.1.1, it is clear that benefit made them feel more visible, important, valuable, and valid. Through the generosity of the donor they felt they mattered to someone. It helped them to 'fit in' by enabling certain expenses, helped them avoid at least some of the emotional and other imminent complications that come with the lack of cash in the family.

As shown in the theoretical framework, being recognized, acknowledged, and visible is a strong part of social inclusion. The benefit covers this part of social inclusion when they form relationships with friends and peers, and on the other hand, also through the mattering they feel in regard to the NGO's donor. It boosts their feeling of mattering to someone in society. The benefit took from them some part of shame and stigmatisation in the regards of all the expected ways of 'fitting in'. Yet, they were ashamed for receiving it.

5. Chapter 5: DISCUSSION AND CONCLUSIONS

5.1 Discussion

This study does not confirm and extend only the empirical literature, but also the philosophical literature on poverty and social exclusion. Additionally, it unexpectedly reveals a theory hidden in adolescents' narrative and voice. Most importantly, the findings suggest that an autonomous economic resource positively impacts the social exclusion of disadvantaged adolescents. That is to say, it enables them towards social inclusion when aiding them with consumption of items for 'fitting in'. Then again, the benefit examined in this study might have been too low to have an impact on social exclusion on a bigger scale.

5.1.1 Confirming and extending the knowledge on social exclusion and financial compensation

This research substantially corroborates empirical research on poverty being corrosive for adolescents' subjective well-being, while causing social and self-exclusion (Ridge, 2002; Crowley and Vulliamy, 2007: 15-16; Griggs and Walker, 2008; Chase and Bantebya-Kyomuhendo, 2014; Walker, 2014). In addition, the findings agreed with other literature on poverty and means-tested benefits causing shame and stigmatisation (Walzer, 1983; Rothstein, 2001; Ridge, 2002; Van Parijs, 2005; Matsaganis et al., 2008; de Neubourg, 2009; Bargain et al., 2010; Walker, 2014; Eurochild, 2015; Baumberg, 2016).

Furthermore, the adolescents, for instance, held highly ambivalent feelings towards the benefit: on one hand, they highly appreciated it, on the other, they were

ashamed of it. Hence the secrecy regarding its receipt. Moreover, their contradictory narratives related to how they made use of the benefit highlighted a strong feeling of shame and resentment. Both of these findings – firstly, the narrative device of contradictory statements about, for instance, the link between hard work and success, and, secondly, the ambivalence in how this youth felt about the benefit – are unexpected and new findings in this line of research. They present a very important direction for future research on poverty and on adolescents.

What's more, children in other research on poverty described how they did not ask parents for money and, thus, self-excluded from various activities and refrained from needs. This study showed that having the benefit allowed them to refrain from asking their parents for money and, thus, they did not self-exclude or refrain from certain needs and wants. This finding supports an idea of a cash benefit for tackling social exclusion.

The results, in addition, complete Tess Ridge's 2002 study on children living in poverty. There, children expressed a strong wish for autonomously controlled economic resources for maintenance of social inclusion. This paper documents that once they have this kind of a 'pocket money', adolescents highly appreciate it and they, indeed, spend it towards social inclusion and to 'fit in' – paying for coffee, school brunch, buying birthday gifts, etc.

Likewise, the results confirmed that 15-17 year old teenagers are, indeed, capable of and willing to engage in practical human agency (Schapiro, 1999; Bandura, 2006; Zimmerman and Cleary, 2006; Brighthouse and Swift, 2014). Not to mention that the findings contradict Brighthouse and Swift's (2014: 69) implication that adult decisions should not be left to children (and adolescents) in order to keep them carefree. Just

the opposite, the study confirmed my argument that adult decisions regarding one's own money *add* to carefreeness of disadvantaged adolescents.

And, finally, the findings importantly explicate the relationship between the need of economic resources for the maintenance of social inclusion and the theory of social justice according to luck-egalitarian Brian Barry and social-egalitarian Jonathan Wolff. A certain level of financial resources is necessary for one's social needs to be fulfilled. The ability for consumption shows to be an integral part of social justice. The benefit through social inclusion enables adolescents with some level of equality of opportunity and social equality.

5.1.2 An autonomous cash reinforces more financial autonomy

The findings unexpectedly showed that participants held a theory²⁵ that added to the theoretical framework of Brian Barry's and Jonathan Wolff's political philosophy on social exclusion violating social justice. The adolescents, more or less all of them, held their own view of the social world and their position in it. The following diagram, *Cycle of autonomous economic resource reinforcement*, encapsulates the main points of the discovered theory. The cycle on one hand *echoes*, while on the other it *answers* to Robert Walker's *Model of the poverty shame nexus* (See: Walker, 2014: 66).

²⁵ I am indebted to Dr. David Miller who, while visiting CEU in March 2016, took time to discuss my study with me. Among other advices, he suggested to check whether studied adolescents held any particular theory related to questions of social justice, equality of opportunity, and so on.

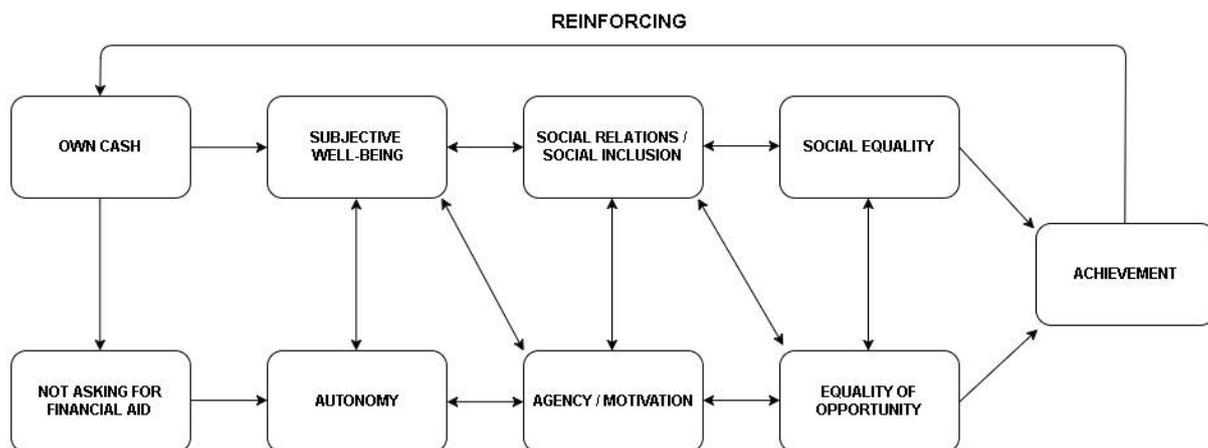


Diagram 1: Cycle of autonomous economic resource reinforcement

Having one's own economic resources at hand, even if meagre, offers one autonomy and relief from (some) worries. Autonomy, then, allows one to attend to rituals and habits of the group one is a member of, and to participate in other social events that are ground of social inclusion. In order for one to be socially included, one needs more than just basic needs covered. One who can autonomously cover for the requirements of social inclusion, is more satisfied and content. Being part of social relationships in which one is accepted, respected, acknowledged, or visible, gives one a feeling of equal value and positive self-esteem. Closer relations are a source of help, support, and encouragement that supplies one with motivation for agency. In cases where relationships are not a positive source but are rather a form of inequality, superiority, domination, and even degradation, one is either socially excluded directly through stigmatization or self-excludes due to shame and feeling powerless.

Social inequalities persist through financial and social networks. Their influence stems from money and relationships with people of similar power. Children from rich and influential families are grounded unfair privileges from the starting point, therefore, the equality of opportunity is in those cases violated. Work and dedication are not enough for achieving whatever one wants to achieve. Thus, the opportunities towards

occupational achievements are limited despite the responsibility one guarantees and choices one takes. Possibility for the agency towards achieving goals can only come into realization with some economic foundation. Financial ground must be assured either earlier or later in the cycle of agency towards achievement. Besides money, for one to really succeed and flourish as an autonomous agent, one needs to be included in socially equal relationships. These, in turn, demand at least some economic resource to maintain them.

At the point when one is able to rise out of disadvantage, one can, through autonomous agency in combination of financial aid and maintenance of valuable and equal social relationships, reach the point of own economic resources that, in consequence, perpetuate the same cycle and gets one out of a poverty trap.

5.2 Conclusions

The objective of this thesis was to analyse the impact of autonomous cash resources on social exclusion of 15-17 year old disadvantaged adolescents. The reason was grounded in the fact that the group's profound vulnerability coupled with the most risk of being in poverty and social exclusion, is generally overlooked. The paper argued that, instead, this group should be carefully taken into consideration when forming new policy measures towards the European Commission's (2013) recommendations for 'material security', 'equal opportunities' and realisation of children's 'full potential'. Therefore, this paper examined a possibility of a social policy as a version of 'a pocket money' targeted directly at adolescent social exclusion stemming from poverty.

The research used semi-structured in-depth interviews with disadvantaged adolescents who have actually received such an allowance or 'pocket money' to

tackle their social exclusion. The aim was to find out how this kind of a cash-benefit would play-out in a real-world setting. The research was supported by the demand of political theory on social justice as equality of opportunity and social justice as social equality. The study answered that the benefit would have a substantial positive impact on social exclusion.

The study and the theory emerging from it show that the redistribution of material resources towards equality of opportunity represents a present, imminent solution, while the aim of social equality can be achieved eventually. Hence, the combination of luck- and social-egalitarianism could be one of the solutions for social justice. The meeting point between luck-egalitarianism and social-egalitarianism is necessary for a social theory to develop further in benefit of real world needs for interventions on tackling poverty and social exclusion. While luck-egalitarianism should accept there is a need for tackling socially unequal relations, social-egalitarianism should accept a need for some distribution of resources and opportunities. The need for this compromise illustrated between Barry and Wolff, is not only an appeal from scholars (Schemmel, 2011; Kollar and Santoro, 2012; Gheaus, 2016), but this thesis revealed disadvantaged adolescents hold an extremely similar idea as well.

The grant does not completely cover for adolescents' built Cycle of autonomous economic resource reinforcement because the grant is too low, but it does move in that direction. From their implications and answers it was obvious they would be able and willing to follow this cycle, if only they had more financial support. The grant might not fully cover the demands of genuine social inclusion. However, the crucial finding is that the grant deals with problems of social exclusion in the real world where immediate interventions are needed to tackle some of the existing issues that those

from disadvantaged backgrounds face. Moreover, the grant could present a useful additional solution on top of other social policies. Lastly, the policy would also cover the demand of compensation for the unfair disadvantage.

On a larger scale, this study might not seem significant if we talk about equality of opportunity and social equality in relation to having money for coffee or birthday gifts for friends. However, even on its small scale, it is important. Firstly, it shows that this kind of grant does tackle social exclusion. Secondly, it argues that for exactly this reason, there should be a bigger grant in order for these children to extend their future social and economic standing through social capital that they have been building now. After all, the cycle of poverty (Walker, 2014) includes persistent social exclusion.

Indeed, it might be the time that more focused and specific policy approaches should be investigated and developed for the group that is most at risk of poverty and social exclusion among all children – the 15-17 year old adolescents. Thus, there might be time for a cash benefit that would accrue directly to them in order to boost their autonomy, and, consequently, enhance their equality of opportunity and social equality through social inclusion towards alleviation of poverty. In this regard, social policies should be established that can aid on this path. Since the financial aid to those who are in disadvantage brings shame and stigmatization, the aid should be universal to keep the beneficiaries from getting additionally ashamed and stigmatized on the grounds of poverty.

5.2.1 Recommendations and implications

Case for Universal Basic Income and a hypothesis for further research

Considering that my study confirmed several of the findings from other studies on experiences of poverty that means-tested benefits and conditional cash transfers bring

shame and stigmatization which, according to Walker (2014), perpetuate the cycle of poverty, this implies that cash benefits should be universal. In this regard, it could be even possible to look towards Van Parijs' (1995) proposal of a universal basic income. Even more, I believe that my study gives an answer to Van Parijs in regards of the lowest age when one would be eligible to receive UBI. The currently suggested age of 18 years for receiving the full amount could be lowered to at least those children from 15 years on. Additionally, when Van Parijs (1995: 34, 35, 39) claims children should either not directly receive UBI, or would receive lower amount than adults, I believe this paper showed that in case of 15-17 years old children this does not need to be the case. They could, and should, receive a full amount that would accrue directly to them, past parental control.

I believe this study added a new view on adolescents in the discussion of UBI. Furthermore, the cycle of autonomous economic resource reinforcement that emerged from adolescents' theory could be applied in general as well. To clarify, as much as teenagers do not like asking parents for money, adults do not like to ask the state for the fear of shame and stigmatisation. Maybe the UBI would, in that sense, reinforce autonomous cash resource according to the *Cycle of autonomous economic resource reinforcement* (Section 5.1.2).

Considering the current Finnish experiment on UBI (Kela, 2016), the possible hypothesis for a qualitative study for 2019 (when the experiment ends) could be: *Basic Income reinforces acquisition of autonomous cash resources according to the Cycle of autonomous economic resource reinforcement.*

More research on institutional social exclusion

Additionally, there should be a careful and closer look into institutional social exclusion that is forced on children through the educational and school system. If one cannot afford to join school activities and events, schools should cover for them.

APPENDICES

Appendix A: Cash benefit 'Botrstvo'

A few main facts on the NGO ZPM Ljubljana Moste-Polje and its programme of a cash benefit 'Botrstvo'

The cash benefit that I use in this research, represents a cash benefit that goes to children, but it is not funded by the government. Rather, a Ljubljana-based NGO, dealing with issues of children and youth, has been running a project of monthly cash transfers to children from disadvantaged backgrounds since 2011 using funds raised through private donations. The resources are collected through voluntary donations of Slovenian citizens; the project is called Godparenting³².

The project works, as the NGO says on its website³³ (ZPM Ljubljana Moste-Polje, 2015), towards the improvement of "the quality of life of children and youth who live in a material hardship and who need financial help and incentive". Besides, its aim is to "reduce social exclusion on the grounds of poverty and to enable better conditions for child's healthy development, education, uncovering and development of talents and, consequently, for spending an encouraging childhood", while "enabling them with a feeling of equivalence in the company of their peers" (ibid.).

Children eligible for the benefit, can be from one day to 18 years old (when they reach maturity they are not eligible to the benefit anymore, unless they have some medical or developmental issues and are involved into educational process). The basic benefit is worth 30 euros and it goes to different recipients: either to parents (who then use it for the children), or directly to the school (to pay lunch or extracurricular expenses), for holidays, etc. However, children can receive the benefit also directly into their own bank accounts. Sometimes, if the donor is willing, the benefit can be double: 60 euros. The project is trying to get children from disadvantaged backgrounds to get socially included as much as possible.

Particularly important for this research, is the group of 16-17 year olds who receive the cash benefit directly. This means that the money does go neither to their parents, nor to their school. So, the beneficiaries receive it past parental control, and (supposedly) they can use it in any way they want.

³² This would be the best immediate translation from the Slovenian version of 'Botrstvo'.

³³ The translations of their Slovenian texts to English are mine. I tried to translate them accurately and adequately as much as possible.

Appendix B: Full Topic Guide

OPOMNIK – TOPIC GUIDE

INTERVJUJAVANKA/INTERVJUJAVANEC:

DATUM:

UVOD

- O sebi
- Fokus in namen študije
- Proces: - pogovor – trajanje – snemanje – prepis – anonimizacija – izbris posnetkov
- Etični poudarki: zaupnost pogovora & ravnanje s podatki/posnetki – odstop od projekta kadarkoli - starši?

Vprašanja / pojasnila?

- Informirano soglasje
- Dovoljenje za snemanje

OSEBNI PODATKI

Kako dolgo prejemaš Botrstvo?

V kolikšnem znesku? Na svoj račun?

Starost:

Spot:

UVODNA VPRAŠANJA

- Kaj ceniš v življenju? Kaj ti je blizu srca?
- Kaj bi si zaželela, če bi ujela zlato ribico?
- Kaj bi rada postala? In kako, meniš, boš do tja prispela?

Probe: ambicija; navdušenje; želja; plani; prihodnost; možnosti.

OSREDNJA VPRAŠANJA

- Kaj ti pomeni denar, ki ga prejemaš? Kako se počutiš? Pri planih, ki jih imaš, stvari, ki si jih želiš, prihodnost, koliko bi ti ta sredstva pomagala?

Probe: občutki; način uporabe; avtonomija; svoboda; možnosti; starševska kontrola; odraslost; odgovornost; pravičnost; enakost možnosti; prijatelj; hobiji; šola; oblačila? Zakaj?

- Kako vidiš odgovornost, ki pride s tem denarjem?

- Kako bi primerjala svoje življenje pred kotratvom?

Probe: kaj spremenilo? Kako? enakost možnosti; prijatelji; hobiji; kole; oblačila?

- Kako se ti zdí, ko se primerjaš s svojimi vrstnicami in vrtniki?

Probe: koliko je njihovo življenje v primerjav? Koliko se ti zdí? Pravičnost; enakost možnosti (nepoštene?); prijatelji; hobiji; kole; oblačila

- Kako bi primerjala kotratvo z šepitno?

- Kaj na splošno meniš o podobnih šepitrah za mlade?

- Kako si zamišljaš, da bi se lahko tovrstna spodbuda še dodelala?

Probe: kaj menijo; kako drugače; kdo bi dodajeval in kdo urejal.

ZAKLJUČNA VPRAŠANJA

- Razumevanje življenja in možnosti ... odgovornost ... družba ... rojen v določen začetni položaj ... od česa je odvisen uspeh ... kaj so korenine uspeha

Probe: slavne osebe, življenje kot loterija ali osebna odgovornost, percepcija glede družbene mobilnosti - imeti možnost v življenju, kje je tisto, kar je pomembno?

- Kaj ti razumeš pod rečenico "enakost možnosti"?

- Kaj razumeš pod rečenico "pravičnost" ... In socialna ali družbena pravičnost?

- Kako, si zamišljaš, bi morala biti družba urejena, da bi bila pravična? Kakšen, se ti zdí, bi moral biti sistem? Si lahko zamišljaš določene ukrepe? Če bi lahko, bi šelela sodelovati pri oblikovanju the ukrepov?

Ali še kaj dodate?

ZAKLJUČNE PODROBNOSTI

- o **Glavni poudarki:** zaupnost pogovora & upravi(ar)ja s podatki in posebniki; odstop od projekta KADARKOLI
- o **POMISLENI ALI PRITOŽBE:**

Manuša Kaučič

manusa.kaucic@proton.si

Tel: 030 56 262

[Najlepša hvala!](#)

Appendix C: Consent Form



IZJAVA O SOGLASJU

Vpliv Botrstva na počutje mladih
Kvalitativna raziskava za magistrsko nalogo
Raziskovalka: Jasmina Jerant

- Obveščen-a** sem bila o raziskavi/študiji za magistrsko nalogo na temo "*Vpliv Botrstva na počutje mladih*".
- O tej študiji sem se **pogovarjala z Jasmino Jerant**, magistrsko študentko politologije s Central European University, ki vodi to študijo. Ta **študija je del magistrske naloge** pod mentorstvom dr.Borbale Kovacs z Oddelka za politologijo na Central European University.
- Razumem, da **če soglašam** o sodelovanju pri tem projektu, bom **vklučen-a v 60-minutni intervju**, ki ga bo izpeljala Jasmina Jerant.
- Razumem, da bo moj **prispevek ostal zaupen** in da iz njega **ne bo mogoče razbrati nikakršnih osebnih podatkov** oziroma identifikacije v posnetkih, za katere **dovolim, da se uporabijo v študiji**.
- Razumem, da v to študijo niso vključena **nikakršna tveganja** in **ne bremena**.
- Strinjam se, da se **posnetki** mojega intervjuja **uporabijo za namene izpeljave študije**, ki bo očiščena vsakršnih osebnih podatkov in bo **anonimizirana** še pred obdelavo podatkov.
- Imel-a sem možnost, da Jasmino Jerant **vprašam kakršnokoli vprašanje o študiji in mojem sodelovanju v njej**.
- Razumem, da je moje **sodelovanje** v tej študiji **prostovoljno** in imam **svobodno možnost, da od študije kadarkoli odstopim**. Moja **zavrnitev** sodelovanja ali odstop od soglasja **ne bosta nikakor vplivala na moje razmerje z Botrstvom**.
- V primeru, da imam **kakršnakoli vprašanja v zvezi z raziskavo**, se lahko obrnem na **Jasmino Jerant** (email: Jerant_Jasmina@student.ceu.edu).
- Če imam **karšnekoli skrbi ali pritožbe** v zvezi z načinom, kako je bila ali kako je študija izpeljana, lahko kontaktiram **Marušo Kaučič iz Botrstva** (e-mail: marusa.kaucic@zpmmoste.net; Tel: 0820 56 262), ki bo v mojem imenu kontaktirala **Predstojnika etične komisije za študijske raziskave pri Central European University – Vlada Naumesca**.

O S spodnjim **podpisom** navajam svoje **soglasje o sodelovanju** pri tej raziskavi. **Razumem, da bodo zbrani podatki iz mojega sodelovanja uporabljeni izključno za potrebe magistrske naloge, in soglašam, da so na tak način uporabljeni.**

Podpisan-a

Ime (TISKANO):

Datum:

Podpis:



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