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Economic Socialization and Financial Practices of Young People

Edited by Caroline Henchoz, Fabrice Plomb, Francesca Poggia Mileti, and Franz Schultheis

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- 201 Money in Action among Swiss Young People. Economic Structures, Types of Exchanges and Individual Behaviors [F] | Fabrice Plomb and Francesca Poggia Mileti
- Contrary to the preconceived idea that young people are consumerists and indebted, we demonstrate that they are producers of economic resources. They develop their own modalities of exchange, which allow them to meet their needs during the process of entering into adult life. We analyse their fiduciary paths (to gain access to material money), which can differ widely depending on whether they are students, apprentices or young people in a precarious financial situation. The paths depend on their integration in money circuits, the material resources available to them, and the way in which they envisage their future.
- Keywords: Money, young people, socialisation, production of resources, exchange
- 223 Money and Work in the Process Leading to Autonomy of Young Latin Americans without a Residence Permit in Switzerland [F] | Myrian Carbajal and Nathalie Ljuslin
- This article is based on the results of a qualitative study focusing on the transitions into adult life for Latin American youths living in Switzerland without a residence permit. It focuses on the role played by money and work in the process leading these young people to autonomy. Whilst they describe money as a condition for achieving autonomy, these youths encounter important obstacles in joining the job market because of the lack of a residence permit. Depending on the young people's trajectories, their entries into the job market may be facilitated or hindered and the process leading to autonomy can take different forms.
- Keywords: Young people, Latin Americans, lack of legal residence status, work, autonomy

241 Sociological Evidence of the Entrepreneurial Socialization of Young Bamiléké in Cameroon [F] | Hugues Morell Meliki

The question of children's work has been mostly considered within an ethical frame and the activities of the youth were usually examined in terms of disillusion and talent for improvisation, given the high unemployment rate. Focusing exclusively on the tribal group of Bamiléké and taking into consideration the commercial activities of social fractions, as they transit from an informal to a more formal economy, three investment stages of gradual engagement in entrepreneurial activities are identified. This socialization process endows the young actors with knowledge, practices and competences that make the entrepreneurial achievement through which Bamiléké are defined in Cameroon accessible to them.

Keywords: Apprenticeship, Bamiléké, capital, enterprise, management, youth

267 The Meaning of What is Essential: Economic Practices and Everyday Rationalization among the French Lower-class Youth [F] | Laurence Faure and Éliane Le Dantec

Some young people of the French lower-class are faced with limited financial resources. While some of them get by thanks to parental financial support, others have to rely on social assistance from the State. Based on a new approach using Halbwachs's work, this article highlights how they manage their budgets thanks to economical food choices as well as techniques and tactics adapted to penury. Prudence and parsimony – qualities acquired in childhood – shape their perceptions of the present and the future as well as their relationships with others, and this contributes to a specific ethos with an ascetic dimension analyzed by the authors.

Keywords: Lower classes, youth, household economics, ascetic ethos, sacrificial ethos

291 When a Person's Morale Collapses from Debt: The Experience of Student Indebtedness among Young Adults in Montreal [F] | Lorena Pérez-Roa

In this article, I discuss the impact of student debt on the lives of young adults who attend school in Montreal, Canada. In-depth qualitative interviews were conducted with eleven young people who sought help from family economy cooperatives (ACEF). The main results reveal a strong sense of individual responsibility induced by the experience of being in debt. At the same time, participants experienced a sense of ambivalence towards indebtedness because of the cultural representations of and their families' inherited relationship to debts.

Keywords: Student debt, debt experience, young adults, Montreal, Quebec

311 Financial Consequences of Leaving the Parental Home. A Longitudinal Analysis from the Swiss Household Panel Data [F] | Boris Wernli and Caroline Henchoz

In Switzerland, residential independence under the age of 30 usually results in a decrease of the income at disposal. Nevertheless, both, financial management capability and satisfaction with the financial situation remain stable. The latter even increases for those youth coming from low-income households. Following Elder's life course theory (1998), we explain these results in terms of the effects of context, temporality, "linked lives," and individual capacities to apply an order of priorities on economic acts.

Keywords: Life course, pathways to adulthood, leaving parental home, standard of living, housing transition