

# Navigating Independence: Minimum Income Schemes and Youth Transitions in Southern European Welfare States

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**Submitted:** 15 February 2025 **Accepted:** 25 June 2025 **Published:** 28 August 2025

**Issue:** This article is part of the issue “The Implementation of the European Pillar of Social Rights in the Era of Polycrisis” edited by Francisco Simões (ISCTE-IUL), Renato do Carmo (ISCTE-IUL), and Bráulio Alturas (ISCTE-IUL), fully open access at <https://doi.org/10.17645/si.i472>

## Abstract

This article examines the interplay between decommodification and defamilisation within minimum income schemes (MIS) in two Southern European countries: Spain and Italy. While decommodification highlights the degree to which individuals can sustain a socially acceptable standard of living independently of market participation, defamilisation emphasises the extent to which individuals can achieve autonomy and well-being independently of support from their families. Both concepts are critical in understanding youth transitions to adulthood in societies where living with one's parents until one's thirties and delayed family formation are prevalent. In Southern Europe, where the average age of leaving the parental household is significantly higher than the European average, the family functions as a filter of conditionality, mediating access to social protection and reinforcing intergenerational dependencies. Our research investigates how the design and implementation of MIS shape the ability of young people to achieve financial independence and self-sufficiency, particularly during critical life transitions. Young individuals in these contexts face heightened exposure to socioeconomic risks, delayed independence, and limited access to adequate social protection. Using a qualitative approach, we analyse 21 biographical interviews with young people across the two countries who are beneficiaries of the benefit, have applied for it, or have been refused it. This enables us to examine how MIS frameworks influence young people's independence, perpetuate intergenerational imbalances, and exacerbate age-related vulnerabilities. Using defamilisation as a lens, we provide new insights into how social policy interacts with familial structures, shaping the trajectories and experiences of Southern European youth.

## Keywords

autonomy; decommodification; defamilisation; independence; minimum income protection; Southern European welfare states; youth transitions

## 1. Introduction

When designing social policies, welfare states have clear target profiles and protect some groups more effectively than others (Natili & Jessoula, 2019). In this sense, Southern European welfare states, despite reforms implemented in recent years, remain largely unchanged (Vesan, 2015). They are still identified as “unemployment welfare regimes” (Gallie & Paugam, 2000), which prioritise the needs of the elderly population at the cost of young people’s concerns (Esping-Andersen & Sarasa, 2002). They are also characterised by a unique combination of strong familism, limited state intervention, and deep-rooted structural inequalities (Ferrera, 2005; Saraceno, 2006). These distinct traits, in addition to the consequences of precarious and atypical employment and income inequalities, hinder young people’s labour market presence. Moreover, their social security systems rely heavily on family networks to provide support, creating significant intergenerational dependencies and placing a disproportionate burden on households to address social risks (Graham, 1995; Hamilton et al., 2014). Social assistance benefits, such as minimum income schemes (MIS), play a crucial role in reducing these inequalities. Designed as a safety net for those suffering severe economic hardship, they should aim to redistribute resources and address the vulnerabilities of marginalised groups (Fineman, 2010). However, these policies have been progressively transformed into instruments to promote labour market participation (Moreira, 2008) and fail to account for generational imbalances and unequal access to opportunities, education, and employment (Arrigoni et al., 2016). Moreover, according to Frazer and Marlier (2016), the activation approach of most European MIS may contribute to a cycle of dependency on welfare programmes and family networks rather than empowering individuals to overcome challenges and achieve self-sufficiency.

Following these considerations, we propose an exploratory analysis of the Italian and Spanish MIS as recently introduced last-resort safety net benefits to examine the extent to which social citizenship is guaranteed for young people. We propose the following research questions: How do MIS affect the ability of young people to achieve and sustain (financial) independence and empowerment in Italy and Spain? To what extent do these policies enable young people to be independent (i.e., not to have to rely on their families)?

MIS primarily target poor and hard-to-employ individuals as a generalised category, rather than addressing specific subgroups such as young people. This approach neglects the condition of one of the most vulnerable new social groups: young people who face heightened risks of poverty and exclusion due to precarious labour markets and limited social protection. However, due to the structure of the Italian and Spanish welfare states, young people are often not recognised as full social citizens, and find themselves in a paradoxical situation: they are considered adults when it comes to meeting eligibility criteria, yet they remain dependent on their families within the broader familistic system. We build on Orloff’s (1993) theory of decommodification and apply it to the situation of young people to conceptualise MIS as a tool for them to achieve material and economic independence from their families and reduce their reliance on employment. We add the concept of defamilisation to this framework to assess the extent to which MIS foster young people’s self-sufficiency and financial independence from family support (Lister, 1997). We propose a two-country comparison (Spain and Italy) and apply a qualitative approach based on biographical life course interviews with young MIS recipients, claimants, or potential beneficiaries. The cases analysed share features in terms of welfare state structures, policy experience, and the socioeconomic circumstances of young people. However, the two welfare systems differ in terms of the role they assign to MIS and their approach to social assistance. It can also be seen that in the absence of comprehensive

policies aimed at young people, MIS have become an improvised means for them to navigate economic insecurity, and serve as a pathway towards defamilisation.

The article is structured as follows: First, the theoretical framework provides an overview of the conditions in place in Italy and Spain during young people's transition to adulthood, emphasising the risks and challenges characterising this critical life phase. Next, we present our case selection, which focuses on Spain and Italy as representative examples of Mediterranean welfare states. We then provide a detailed explanation of our methodology, followed by two sections that represent the core of the article: an analysis of our results (Section 5) and a discussion of our findings, including their implications for policy and future research (Section 6).

## 2. Theoretical Framework

In her critique of Esping-Andersen's version of the power resources scheme, Orloff (1993) highlights the importance of considering how decommodification may affect individuals who are traditionally excluded from the labour market. In other words, when social benefits are to be considered as a tool to decommodify labour and provide workers with income from outside the market, these policies need to take into account the barriers faced by certain individuals when attempting to break into the labour market.

Young people, for example, may view employment as a means to achieve material and economic independence from their families and as a crucial step for transitioning to adulthood (Chevalier, 2016). However, their employment patterns are increasingly shaped by labour market challenges and poor career prospects. This situation is particularly acute in countries such as Italy and Spain, due to the rise of temporary, involuntary part-time, and gig contracts (Canon et al., 2014; Van de Velde, 2008). At the same time, most social benefits are based on labour market participation, either on a contributory basis (unemployment benefits) or through labour market participation strategies (MIS). Such characteristics reflect the cultural familism embedded in Mediterranean welfare policies, which still prioritise the protection of male workers with stable, long-term contracts (Lohmann & Zagel, 2016; Moreno Mínguez, 2018; Vesan, 2015). Meanwhile, families are left with the responsibility to mitigate the adverse social and economic effects suffered by certain social groups (Korpi et al., 2013; Leitner & Lessenich, 2007; Saraceno & Keck, 2010). Moreover, structural age-based disparities in rights and entitlements often delay the full recognition of young people as social citizens, reinforcing the family's mediating role and the intergenerational financial dependency of family members (Chevalier, 2016). This situation is also reflected in the late age of leaving home in both countries: 30.3 years on average in Spain and 30 in Italy, compared to the European average of 26.4 (Eurostat, 2023). This delay stems from concerns about prolonged precariousness during the transition from education to employment (Van de Velde, 2008) and difficulties in accessing suitable and affordable housing (Beyers & Goossens, 2008; Laudani et al., 2014). Thus, "transitional markers" to adulthood are no longer synchronised: Finding a job may not correspond to leaving the parental home or starting a family. Moreover, these transitions may be temporary, leading to "yo-yo transitions" (Stauber & Walther, 2002), where young adults return to the family home for periods to be supported by their parents.

In this context, drawing on pertinent literature in the field (Chevalier, 2016; Van de Velde, 2008), we apply Orloff's (1993) concepts of "defamilisation" and "decommodification" to explore the experiences of young people regarding their transitions into adulthood. This framework enables us to examine how welfare

strategies can support various social groups in achieving socially acceptable living standards independently of their families (Lister, 1997), thereby expanding Orloff's original focus. However, in countries such as Italy and Spain, a lack of comprehensive youth policies often leads individuals to rely on MIS as an improvised mechanism for coping with economic instability. Indeed, these schemes can have defamilisation and decommodification effects by supporting young people's financial independence and transitions out of the parental home. Yet their effectiveness is often limited, as social policies frequently fail to adequately address underlying vulnerabilities (Bonvin et al., 2023). These vulnerabilities are conceptualised here as universal and structurally embedded conditions, shaped by unequal access to the resources required to cope with risks, rather than as individual weaknesses or a synonym for poverty (Fineman, 2010). Moreover, vulnerability involves both external risks (e.g., economic shocks) and internal capacities to respond to them—capacities often shaped by social policy when welfare norms impose rigid life course expectations and fail to reflect young people's life-course trajectories (Chambers, 2006; Widmer & Spini, 2017). In Southern Europe, young people face heightened social and economic risks but are often excluded from full welfare citizenship. We argue that Italian and Spanish MIS frameworks fail to recognize youth vulnerability by imposing age limits, family-based criteria, and behavioural requirements that are poorly aligned with young people's lives; this forms the core of our critique.

### 3. Justification of Case Studies

MIS are means-tested monetary benefits designed to reduce poverty and social exclusion for working-age individuals. Initially, these policies were passive social safety nets that provided unconditional support to individuals with incomes below the national social minimum and who were ineligible for other forms of protection (Natili, 2019; Peris-Cancio, 2021). However, the Great Recession brought "a period of declining resources" (Natili, 2019, p. 25), resulting in MIS becoming less protective and more workfare-oriented (Natili, 2020; Soler-Buades, 2024). In this context, the Italian and Spanish MIS can be considered important policy reforms that have been implemented in recent years under specific socioeconomic conditions in two major Southern European countries (Offredi R., 2025). Differences may be revealed in how policies are implemented and how these differences affect young people's access to minimum income protection, with the degree of defamilisation and decommodification incorporated within each policy possibly leading to varying effects on young beneficiaries.

Indeed, Spain and Italy share features in terms of their welfare state structures and political, institutional, and social contexts (Ferrera, 1996; Pavolini et al., 2015). They face a paradox of "a high concentration of poverty and weak and fragmented anti-poverty measures" (Saraceno, 2006, p. 102), attributed by Ferrera (1996, 2005) to the "Mediterranean welfare model." A Catholic religious culture and non-institutional actors also play fundamental roles in shaping Italian and Spanish social policy design (Natili & Jessoula, 2019). In the case of MIS, this is evident in the family-oriented nature of eligibility criteria and the role assigned to the family as a substitute for institutional support (Saraceno, 2006). Decentralised activation policies further restrict the state's capacity to enact ambitious reforms, such as MIS, while the limited operational capabilities of street-level bureaucrats raise concerns about the effectiveness of these measures (Saraceno, 2006; Soler-Buades & Ferraioli, 2025).

Despite their similarities, the role of MIS in Italy's welfare system and the approach to social assistance adopted there differ from the Spanish case. In Italy, the citizenship income (CI), approved in 2019, was a

central element of the 5-Star Movement's electoral platform and aimed to transfer wealth from the upper to the lower classes (Favero, 2020). The initiative gained backing in southern areas, where high youth unemployment and poverty are prevalent, since the CI was described as a "fundamental active labour policy measure to ensure the right to work" (Italian Government, 2019). However, persistent challenges in implementing labour and inclusion strategies linked to the CI led to public criticism and its eventual replacement after the 2024 change of government (Italian Government, 2023).

The two new schemes, Inclusion Allowance (ADI) and Training Employment Support (SFL), were designed following a political decision to reduce public spending in this area by tightening their conditionality design (Gori & Bertoluzza, 2023). They subsequently targeted highly specific social groups: households with children, the over-60s, and disabled individuals for the first scheme, and people in vocational and training courses for labour market entry or re-entry for the second (INPS, 2024).

This aligns with the categorisation of the Italian MIS as sanctionary policies that are close to the protective model: Characterised by low protection, moderate generosity, and inclusiveness, they also feature strict activation requirements primarily related to job seeking (Natili, 2020; Soler-Buades, 2025). This article analyses the experiences of young people with both the CI and the SFL to explore the extent to which policy trajectories (towards increased stringency) and reforms have influenced young people's access to income protection. We exclude the ADI because it targets households with caregiving responsibilities, which would divert the focus of this study.

Spain reveals more complex regional variations in terms of minimum income protection (Martínez Buján, 2014). The minimum vital income (IMV) was established in 2020 amid the Covid-19 health crisis and was the result of complex political negotiations. It was quickly established as a subjective right to reduce dependence on annual budgets and political shifts. Additionally, it aims to serve as a unifying measure to address the disparity between wealthier and poorer regions while upholding effective regional practices (Peris-Cancio, 2021). It is a non-contributory means-tested scheme aimed at promoting the social inclusion of people living in vulnerable conditions through their participation in strategic (employment-related) itineraries (Spanish Government, 2021). And it is this feature that differentiates the Spanish MIS from the Italian one, configuring the Spanish scheme as an inadequate MIS characterised by a minimal degree of protection, alongside weakly developed inclusion services (Offredi R., 2025; Soler-Buades, 2025).

Since Spain has a regional approach to minimum income protection, our analysis includes the Catalan guaranteed citizenship income (RGC) as an example of a regional scheme. This was approved by the Catalan Parliament in 2017 following the Popular Legislative Initiative that underscored public demand for the replacement of the minimum insertion income, which had been in force since 1997 (Ballesteros, 2019). The RGC is a subsidiary benefit for people who are eligible for other kinds of income protection and includes two economic benefits: a basic unconditional payment and a "supplementary activation and inclusion benefit" (Autonomous Community of Catalonia, 2017). While the first is intended as a general safety net, the second is linked to compliance with a specific social inclusion and labour market participation plan (Autonomous Community of Catalonia, 2017). Although the basic and supplementary benefits appear to be structured as two separate benefits, the latter has a considerable influence on the overall RGC received, since its amount is always included in the total RGC allocated (Ballesteros, 2019). This interdependence makes it difficult to clearly separate the two benefits, leading to the identification of the RGC as a protective

MIS—a scheme that combines limited protection with a solid workfare approach to promote labour market participation (Natili, 2020).

Thus, the cases of Italy and Spain offer valuable comparative material as they share similarities in MIS implementation timelines at the national level, while showing certain differences in generosity, inclusiveness, protection, and activation strategies (Table 1). Furthermore, the two countries are often cited as emblematic cases of persistent shortcomings in MIS coverage and adequacy (Ayala et al., 2021; Busilacchi & Fabbri, 2024). The case of young people in the the two countries highlights this issue and allows for a nuanced comparison of how MIS address their needs and expectations, also considering the effects of policy amendments on young people's social protection. Indeed, today's youth transitions differ from those of previous generations and more privileged youth cohorts, both within and outside these countries. Unlike their predecessors, who often experienced a linear path into adulthood through stable employment, housing, and family formation, today's Southern European youth face fragmented and uncertain trajectories. While the Mediterranean welfare model disproportionately allocates resources to older age groups (Natili & Jessoula, 2019), younger populations bear the socio-economic consequences of past crises without the institutional buffers that their elders enjoyed (Woodman & Bennett, 2015). Consequently, young people in Spain and Italy navigate transitions shaped by systemic underinvestment, weak social assistance, and conditional MIS that rarely account for the fluid and precarious realities of their lives. However, recent macro-level evaluations have shown the limited effectiveness of MIS in other European contexts (Almeida et al., 2022; European Commission, 2023; Frazer & Marlier, 2016), indicating that these problems are not unique to Southern Europe. Hence, by focusing on the experiences of young beneficiaries, this study offers a complementary perspective that confirms and problematises these policy-level assessments, highlighting how structural limitations manifest across welfare models.

**Table 1.** Main components of MIS in Italy and Spain.

	CI (Italy)	SFL (Italy)	IMV (Spain)	GCI (Catalonia) <u>Subsidiary to the national MIS</u>
<b>Financial coverage</b>	Up to EUR 6000 per year per household, adjusted according to the corresponding equivalence scale factor	EUR 350 per month for a single person	EUR 604.21* (2024) *Full annual amount of non-contributory pension for a single person, divided by twelve	EUR 778.49* per month from 1/01/2025 (basic benefit + supplementary activation and insertion benefit) *Based on the full amount of the Catalan Sufficiency Income Indicator
<b>Duration</b>	7 months maximum	12 months maximum. Payable only once the person begins attending courses/internships	As long as the situation of documented economic vulnerability persists	As long as the situation of need can be documented, and all requirements are met. It requires renewal every two years
<b>Compatibility with employment</b>	YES (under specific rules)	Only when the work-related income does not exceed the threshold established to claim the SFL	YES (under the employment-incentives regulations)	Only if the claimant works part-time and is a single parent, belongs to a large family, or is over 55 years old and complies with other specific requirements* *Beneficiaries who secure full-time jobs can receive the activation benefit for six months afterwards
<b>Beneficiaries</b>				
<b>Household level</b>	All members of a household who are registered as part of the family unit	All members of a household who are registered as part of the family unit and live in the same house	A group of individuals who reside at the same address and are linked by marriage, civil union, or familial relationships up to the second degree	A group of individuals who have family ties up to the second degree of consanguinity or affinity
<b>Individual level</b>	One member of the household aged 18 to 67	Individuals aged 18 to 59 from households that do not qualify for the ADI	One household member aged at least 23, or 18 in specific cases	One member of the household aged at least 23, or 18 in specific cases
<b>Administrative requirements</b>	Italian citizen or citizen of another EU country; legal residence for at least 10 years, with the last 2 years being continuous and uninterrupted	Italian citizen or citizen of another EU country; Legal residence for at least 5 years, with the last 2 years being continuous	Legal residence for at least 1 continuous and uninterrupted year	Continuous and effective residency in Catalonia for the 24 months prior to the RGC claim



**Table 1.** (Cont.) Main components of MIS in Italy and Spain.

	CI (Italy)	SFL (Italy)	IMV (Spain)	GCI (Catalonia) <u>Subsidiary to the national MIS</u>
	Accessibility criteria			
<b>Further household requirements</b>	Individuals aged 18 to 26 who live outside their parents' household are considered part of it if they are unmarried, with no children, and not economically independent	Interruption of cohabitation in the household is recognised only in cases of absence from Italy for at least two continued months or a total of four months within an 18-month period	Individuals under 30 must demonstrate at least two years of independent living from their parents, guardians, or foster parents	When multiple household members qualify for the benefit, priority is given to the one with the lowest income or no income
<b>Education requirements</b>	Individuals aged 18 to 29 must demonstrate that they have fulfilled Italian compulsory education* or attend any courses necessary to complete it  *Education received up to the age of eighteen for a minimum of ten years to achieve an upper secondary or vocational qualification	Same as for CI	Nothing contemplated	Nothing contemplated
<b>Unemployment Requirements</b>	Unemployment occurring within twelve months before claiming the CI must not be the result of voluntary resignation, except for cases of "justified resignation"	Same as for CI	Nothing contemplated	Individuals who have resigned voluntarily or have received compensation upon dismissal within the 12-month period before claiming the benefit are not entitled to it
<b>Financial and monetary thresholds</b>	Maximum annual indicator of equivalised economic conditions (ISEE) of EUR 9,360	Maximum annual indicator of equivalised economic conditions (ISEE) of EUR 6,000 (adjusted by the corresponding equivalence scale factor)	Situation of economic vulnerability (based on household composition and number of members)	Lack of earnings, income, or economic resources to meet basic needs* for at least two months before the RGC claim, throughout the application process, and while the benefit is being received  *According to the threshold established by the IRSC



**Table 1.** (Cont.) Main components of MIS in Italy and Spain.

	CI (Italy)	SFL (Italy)	IMV (Spain)	GCI (Catalonia) <u>Subsidiary to the national MIS</u>
	<b>Accessibility criteria</b>			
<b>Financial and monetary thresholds</b>	Equivalised Income no higher than EUR 6,000	Nothing contemplated	Monthly computable income at least 10 euros lower than the monthly benefit	No other real estate property other than the primary dwelling
	Individual financial assets below EUR 6,000 and a real estate property valued less than EUR 30,000 (excluding the family's primary dwelling)	Same as for CI	Net wealth valued at less than three times or more than the benefit corresponding to one beneficiary	No entitlement to any public or private benefits for permanent residential services related to social or health needs
	<b>Behavioural requirements</b>			
	Declaring availability to work and signing the Employment Plan within 30 days of the benefit being allocated	Declaring availability to work (online) and signing a Digital Activation Pact	Registering as a jobseeker within 3 months of receiving the IMV grant	Registering as a jobseeker at the regional Public Service for Employability and informing relevant authorities of any change
	Undergoing vocational training for at least 6 months	Contacting the Employment Centre within 30 days of online declaration to sign a (detailed) Personalised Service Pact (PSP)	Participating in inclusion strategies promoted by the Ministry of Inclusion, Social Security and Migration	Never refusing a suitable job offer, voluntarily leaving a job, or requesting personal leave
	Accepting the first suitable job offer received* *(a) coherent with the beneficiary's experience and competencies; (b) no more than 50/80 km or 80/100 minutes away from their home; (c) compensated with a salary at least 10% higher than the CI and not below the established minimum wage	Engaging in training programmes linked to the PSP and the National Programme for Guaranteed Employability of Workers (GOL). Informing the relevant authorities at least once every ninety days	Complying with additional obligations established by further legislation and the relevant local authorities	Maintaining legal residence in Catalonia for the duration of the benefit. Interruptions in continuity may be authorised if communicated in advance and do not exceed one month in a 12-month period
	Participating in projects for the public good for a minimum of eight and a maximum of sixteen hours per week	Signing up with at least three entities authorised to act as intermediaries for LM insertion		Signing and adhering to the Individual Plan for Labour Market insertion or Social Inclusion

## 4. Methodological Approach

This study assesses the extent to which MIS facilitate the capacity of young people to attain and maintain socioeconomic independence from their families (Biggart & Walther, 2005; Van de Velde, 2007). Methodologically, we adopt a qualitative approach, conducting a two-country comparison (Spain and Italy), which is particularly well-suited to our research aims as it enables in-depth exploration of the social dynamics and individual experiences that shape young people's trajectories. This approach has also proven effective for identifying differences and similarities that can inform theories applicable to broader contexts (Coller, 2005). We consider that biographical interviews are particularly apt for grasping both the subjective and structural elements of young people's life courses, enabling insights not only into their daily challenges and coping strategies but also into their broader aspirations and meaning-making processes (Masoni & Villa, 2021).

In particular, we conducted qualitative fieldwork between December 2021 and July 2024, combining online and in-person biographical interviews with MIS beneficiaries and claimants, and with others whose claims had been refused, all aged 18–35. Recruitment was achieved through online platforms (social media, forums, discussion groups, etc.) and snowball sampling. Table 2 summarises the key characteristics of the participants.

Biographical life course interviews were selected for their ability to draw out detailed personal stories, providing a thorough evaluation of individual experiences as “direct witnesses” (Yin, 2009). This approach also enabled key dimensions of social integration to be included—such as education, work, family, consumption, and relationships, as well as access to services—that are critical in shaping, supporting, or potentially obstructing young people's paths to autonomy (Masoni & Villa, 2021). Interviews were conducted in Italian or Spanish, recorded, and transcribed using Transkriptor software. The transcripts were subsequently translated into English for analysis and to include illustrative quotes. The questions were adapted based on individuals' responses to obtain detailed and personal narratives about their experiences with MIS, capturing the nuanced ways in which structural conditions, policy design, and individual agency intersect in shaping young people's independence (Bichi, 2002; Lozares Colina & Verd, 2016). We included individuals who had applied for, were receiving, or had been refused the benefit to explore the barriers they encountered in accessing income protection and the factors that helped them achieve socioeconomic independence. The challenges encountered during fieldwork included participants' reluctance to discuss their experiences with MIS, often due to feelings of shame or confusion regarding their benefit status.

Interview transcripts were coded using a combination of deductive and inductive strategies. Initially, a coding framework was developed based on the literature and research questions, focusing on themes such as independence, barriers to access, administrative burden, stigma, and support networks. During the coding process, attention was paid to recurring patterns and salient quotes that exemplified key dynamics or revealed unexpected aspects of the young people's experiences. We approached their narratives as situated reactions that reflect individual positions within social structures by employing a dual analytical lens (Poth, 2018): First, we strove to understand participants' subjective perceptions—how they interpret their experiences, develop coping strategies, and make sense of institutions and actors; and second, we attempted to detect cross-cutting patterns and divergent trajectories across contexts, following an abductive reasoning approach that supports theoretical generalisation (Masoni & Villa, 2021; Swedberg, 2014). The use of direct quotes in the article serves to illustrate these themes and to centre the voices of young people, whose perspectives are often underrepresented in policy debates.

**Table 2.** List of interviewees.

	Interviewee	Age	Gender	Place of residence	Place of birth	Educational Background	Job situation	Benefit
Italy	CA	28	F	Cagliari	Cagliari	University	School Secretary	CI*
	CO	33	M	Bologna	Basilicata	University	Delivery worker	CI
	EC	32	F	Turin	Turin	University	Public Sector worker	CI
	FR	32	M	Bologna	Apulia	University	Library staff	CI
	JE	30	F	Turin	Turin	NA	Unemployed	CI/ADI
	NO	24	M	Turin	Turin	NA	Gardener	CI (never granted)
	KA	35	F	Turin	Peru	Vocational training	Carer (informal sector)	CI
	CE	33	F	Padua	Naples	University	School worker	CI
	AL	33	M	Turin	Out Turin	University	Unemployed	CI
	LE	28	M	Messina	Messina	University	NA	CI
	AT	34	M	Turin	Turin	University	Salesman (under SFL)	CI/SFL
	EK	33	F	Turin	Tuscany	Secondary Education	Electrician (under SFL)	CI/SFL
Spain	ML	35	F	Madrid	Extremadura	Secondary Education	Part-time Actress	IMV
	MO	29	M	Barcelona	Bangladesh	NA	Shop worker	RGC
	JO	29	M	Barcelona	Murcia	University	Trainee Tax Inspector	IMV (never requested)
	NU	35	F	Greater Madrid	NA	NA	Photographer	IMV (waiting for response)
	LI	33	F	Barcelona	Colombia	University	Unemployed	IMV + RGC
	AD	30	F	Badalona	Nigeria	University	Cleaner	IMV
	QM	30	M	Barcelona	Lleida	NA	Lighting shop worker	RGC
	NA	33	M	Barcelona	Morocco	Unfinished University	Food deliverer (social sector)	IMV (never granted)
	RI	26	M	Barcelona	Madrid	Secondary Education	Unemployed	RGC (suspended)

## 5. Results

### 5.1. Life and the Opening of Countless Doors

According to Van de Velde (2008), Italian and Spanish youth are considered children who are dependent on their families until quite a late age. This experience is akin to living in a “luxury hotel,” where cohabitation with parents constitutes a long-term strategy against precariousness. The narratives from our interviewees differ. Many see dependence on their families as a burden because “a person who no longer wants to have ties with her/his family cannot afford it” (CA, 28, Italy). Or are upset by the stigmatised rhetoric that labels them as *vagos* (lazy people) and *mammoni* (older children who are still highly attached to their parents and economically dependent on them). RI’s words are illustrative in this context. At 26, he lives in Barcelona with his uncle, who has a 78% visual impairment, to assist him in his daily activities. Although this arrangement offers RI a place to stay ‘for free,’ he often mentions his desire for independence:

I’m frustrated because I see peers my age who have successfully managed to [leave the family home]....[While] people on television or the internet say that those of us in my situation are there because we want to be.

For most interviewees, employment should be the path to financial independence and the means to being considered “proper adults.” However, their aspirations collide with the type of employment they can access: their narratives reveal experiences of consistently precarious work and instances of exploitation. This was true both for those seeking employment while completing their studies and for those entering the labour market upon graduation. Some, such as FR and LE, two young Italians aged 32 and 28, perceived a mismatch between university degrees and job opportunities. This disparity led to frustration over their inability to leverage their educational skills in the labour market, while also becoming a reason to claim income protection. Many others narrated their challenges in finding a job that would offer them some stability. This was the case of CE, a 33-year-old woman from Naples living in Padua (Italy), and AD, a 30-year-old woman from Nigeria living in Badalona (Spain). The first struggled with “fraudulent contracts” in the food industry:

Throughout my life, about 12–13 years, I’ve worked as a waitress....This means that when I had a contract, it reported fewer tasks and hours than I actually worked. These contracts were fraudulent because they were intentionally designed to create a façade of compliance in case of inspections.

The second suffered from undefined working hours in the cleaning sector:

Sometimes you have a job that requires you to work on Saturdays under an 8-hour daily contract. [One day], the employer asks you to work seven hours and make up that extra hour on Saturday. [Suddenly], you are working an additional five hours on Saturday and another five on Sunday [even if you should not be]. I dislike that because when you need the job, you have no choice.

Another interesting case is internships. According to JE, a 30-year-old woman and mother of two living in Turin, these are offered as formal jobs to younger job seekers regardless of their work experience. This situation reduces young people’s ability to achieve long-term financial and social stability, compelling them to keep searching for new employment opportunities:

We get only internship offers....But it makes no sense: I am 30 and I have to do a fourth bartending internship, while I'm already specialised in it....Who needs it more, me or him? The employer. Because during that time, he pays nothing. You've been useful to him. Then he fires you to hire another intern.

In this sense, some interviewees expressed significant concern about their inability to access social rights. For NO, a 24-year-old gardener, non-standard employment meant “working for several years with an off-the-books full-time contract” that offered “no insurance, access to social benefits, or contributions towards a retirement pension.” This is a situation that exacerbates young people's dependency on their parents' social security, but it also undermines their role as full social citizens “because you are *il boccia* [just a kid], as we say in Turin.” The inability to access social rights due to precarious employment also has a gender dimension. Six female interviewees mentioned having at least one child, but only two managed to return to work after their pregnancies. They all faced difficulties in finding suitable salaries and working conditions that were adaptable to their other responsibilities. Their experience illustrates a form of double discrimination—as young people and as women with caring responsibilities—and highlights the heterogeneity existing within the category of youth. It also reminds us how these two categories should be regarded as overlapping “new social risk groups,” which expose a significant part of the population to multiple marginalities (Bonoli, 2005).

The motivations leading our interviewees—and many other young people—to seek income support reflect their aspirations to be independent of their families. Initially, they pursue stable employment to achieve economic security. However, when precarious working conditions hinder rather than support their independence, MIS becomes a viable alternative, especially during ongoing work-study transitions. As Chevalier (2016) notes, the extended duration of education contributes to the destandardisation of life paths, with some young people entering the labour market before completing their studies, and others returning to education after beginning work. As mentioned above, young people are not a homogeneous group, and many lack access to family support, further justifying the need for income protection. As a result, individuals like KA, a 35-year-old Peruvian living in Turin, may seek assistance from MIS to resume their studies when these cannot be reconciled with employment:

I had to quit my job because the course [as an assistant carer] was full-time, so I did not have time to go to work. When I enrolled, I asked if I could follow the course only in the morning or the afternoon....It was impossible because there were no more places free. So I either took the full-time option or I lost the opportunity.

## 5.2. Benefits That Are Difficult to Access and Difficult to Continue Receiving

The way MIS are designed strongly shaped interviewees' experiences with social protection, with many people highlighting unclear and complex eligibility criteria, particularly around income and financial status. JO, a 29-year-old from Spain, could not access the IMV because he was officially registered at his parents' address. On paper, this made him ineligible, even though he needed support while preparing for an unpaid public exam with the National Tax Agency. In Spain, individuals must be over 23 to claim the IMV independently, and those under 30 must prove two years of independent living unless exempted. A similar situation exists in Italy, where individuals aged 18–26 who live apart from their parents are still considered part of the parental household if unmarried, childless, and financially dependent. Financial independence is

determined by an ISEE (indicator of equivalised economic conditions) above a set threshold—something many young people do not achieve. EK, a 33-year-old we interviewed in Turin while receiving the SFL and training to become an electrician, faced this barrier despite living independently:

I've been lucky compared to people a few years younger than me....I've been living by myself since I was 21, but I didn't reach the [minimum] income threshold to [be considered] fiscally independent every year. A set of regulations now stipulate that [if you do not have that] you are reintegrated into your parents' household despite not cohabiting with them.

In this sense, the criteria linked to household composition reflect the family-based approach embedded in Spanish and Italian MIS. This creates significant challenges for youth like JO and EK in accessing income protection. Additionally, it restricts young individuals' ability to claim social benefits when they reside in shared accommodation. AD (30, Spain), for instance, was turned down for the IMV because she could not demonstrate that she had no family ties with her flatmates.

When discussing strategies to promote labour market participation, interviewees reported mixed experiences. In both countries, many felt that labour market activation policies failed to provide access to quality employment, defined as work that was stable, well-paid, and meaningful. This was particularly true for women in their thirties with childcare duties, such as LI (Spain) and JE (Italy). Both had completed various training courses and internships, but felt that their efforts were fruitless. As JE (Italy) reflected:

We cannot compensate with one salary what we [she and her husband] receive from ADI or CI. Together, we were earning EUR 1,200 or EUR 1,300. Plus, there were jobs lasting two or three months....Who can guarantee that after those two/three months, I will be able to pay the rent or provide for my children?

The narratives of these women further highlighted the disconnection between training programmes and job placements, as well as the actual demands of local job markets. In the case of LI (Spain), this meant taking "several Catalan courses...including public classes offered by the local administration." However, she also knew that these courses would not help her find employment, as they did not provide the formal diploma that employers consistently require. Furthermore, most interviewees felt frustrated that these programmes failed to consider their skills and aspirations. This sentiment was especially evident when the level of commitment expected from them did not correspond to proper compensation, as AL, a 33-year-old living in Turin, mentions:

[The course] would have taken up a lot of my time, although it would have been good to have, but it was....I don't know how to put it, I was supposed to devote 40 hours a week to a training course to get...300 euros.

Another feature influencing young people's experiences in this context is the apparent inadequacy of MIS in supporting the work-studies trajectories of individuals with higher educational backgrounds. EC and AT, for example, are two "highly educated professionals" aged 33 and 34, living in Turin. Both felt overlooked by the system because the services designed to assist with job searches never worked for them. AT, in particular, had requested the CI, hoping to receive "a job offer," yet he reported being disappointed that he never got "a single sign of interest in him or in his profile." For EC, this situation could be attributed to the difficulties that employment centres face in effectively "placing" youth with her type of profile in the labour market, as most programmes tend to focus on lower-skilled individuals. Conversely, MO, a 29-year-old highly skilled assistant

chef from Bangladesh living in Barcelona, mentioned that he could never take advantage of the courses offered because he had already completed most of them or already possessed the necessary experience to work in restaurants.

In conclusion, the design and implementation of MIS often deny support to many young people, reflecting a broader disregard for their specific needs and lives:

[The benefit] does not act in a preventive manner to avoid young people failing....It does not break the cycle of intergenerational poverty; actually, it probably enhances it....Because if you get into training, the courses offered do not give you qualifications, so they [can] keep you in the poorly paid and insecure workforce. (EC, 32, Italy)

### **5.3. Inadequate Allocations: Enough to Survive, But Not to Live On**

Evidence from Italy and Spain suggests that while MIS alleviate short-term financial distress, the sums allocated remain insufficient to ensure meaningful financial independence. They are criticised for their inability to meet beneficiaries' essential needs, particularly in the face of rising living costs. Interviews underscore this inadequacy, with beneficiaries frequently reporting that the financial support provided by MIS is barely sufficient for survival, let alone for achieving self-sufficiency. One respondent in Italy noted: "To survive, it was enough; but not to live" (FR, Italy), highlighting the fundamental gap between subsistence and economic security. In Spain, that sentiment was echoed: "At least it was enough for food" (MO, 29, Spain). However, while the low amounts they had been allocated forced some interviewees to seek alternative sources of income, sometimes through informal or precarious work, as in the case of LE (28, Italy), in other cases, receiving the benefit represented an opportunity to pursue their education. As CO, a 33-year-old Italian living in Bologna, explained:

Actually, the reason I claimed [the MIS] at the time was that I wanted to graduate, to dedicate myself more seriously to my studies, so I'd left my job and was using the citizenship income as my main source of income.

These accounts show that while MIS helps reduce the pressure to accept precarious work, it does not free young people from market dependency. Many still take on informal or low-paid jobs that do not ensure long-term stability. The limited support they obtain keeps them trapped in cycles of precarity, undermining decommodification. In Spain, although MIS lacks strict time limits, young people often feel anxious due to bureaucratic delays and frequent eligibility reviews. MO, for instance, said: "One time they reduced my benefits, saying they detected that I had some work, but it wasn't true; I had none." This instability exacerbates financial insecurity, making it difficult to plan for or pursue higher education and secure stable employment.

Beyond market dependency, another critical dimension of economic adequacy is defamilisation: the extent to which MIS enables young people to be financially independent of their families. This aspect is particularly relevant in the context of housing costs and access to healthcare, as interviews highlighted how both dimensions significantly impact the ability of young beneficiaries to live outside the parental home. Housing costs in both Italy and Spain present substantial barriers to financial independence. In Spain, high rental



prices have made it nearly impossible for young people to move out of family homes. As JO (29, Spain) articulated:

It is practically impossible for young people to become independent before the age of 23—and before 30 or 25—due to the price of rents.

Even when young beneficiaries receive MIS, the support is often insufficient to cover rent and other living expenses. For example, NA, a 33-year-old Moroccan man living in Barcelona, shared that his monthly rent is 1030 euros, so “nothing is left for me.” The situation in Italy mirrors this trend, as high housing costs mean that even recipients of MIS struggle to afford to live independently. For CE (33, Italy), this meant “only paying the rent” and having “100 [euros] left.” Without substantial financial assistance, young people are compelled to rely on their families for housing, thereby undermining the schemes’ defamilisation objective.

Healthcare costs also play a crucial role in determining financial independence. Many beneficiaries report that while MIS provide some degree of economic relief, it does not enable them to cover health-related expenses adequately, leading to continued reliance on their families for support. However, some interviewees highlighted that MIS had a positive impact on their ability to afford necessary medical care. As CE (33, Italy) stated: “I felt more at ease buying medications that I wouldn’t have bought before, going for check-ups.”

While MIS does offer some help in covering health costs and may play a role in supporting defamilisation, it seems to fall short of guaranteeing complete financial independence. This situation impacts not only individuals’ material well-being but also their mental health. The narratives of LE (28, Italy) and QM (30, Spain) highlight this perspective from opposite positions: For LE, the limited support obtained through the CI “was a source of peace of mind” whereas for QM, receiving the RGC brought on feelings of anxiety and insecurity, as it created a sense of dependence on “someone or something.”

Difficulties in accessing MIS are worsened by challenges in navigating digital platforms. Although many young beneficiaries are digitally literate, they often have to deal with unclear information, technical glitches, and bureaucratic delays. These issues undermine their autonomy and cause heightened uncertainty. Nevertheless, they also promote resilience, as some turn to social networks or informal channels for help. Thus, while digitalisation can enhance independence, systemic inefficiencies often reinforce precarity, both economically and psychologically. Overall, findings indicate that while MIS in Italy and Spain offers crucial financial support, its limitations prevent it from delivering full decommodification or defamilisation.

Young beneficiaries often find themselves in a space between dependency and self-sufficiency, without a clear path to long-term financial stability. The benefits offered by these schemes help alleviate immediate financial distress, but do not provide a foundation for long-term independence. In terms of decommodification, the insufficient help provided by MIS forces many young people to engage in informal or precarious employment, limiting their ability to fully detach from market dependency. Regarding defamilisation, high housing and healthcare costs continue to push young individuals to rely on their families, preventing them from achieving complete independence. While some beneficiaries have leveraged MIS to pursue education or better employment opportunities, the overall inadequacy of these schemes means that financial independence remains largely unattainable.

## 6. Conclusions

This research presents a comparative analysis of qualitative data, highlighting the often-overlooked perspectives of young people. Through in-depth interviews, the study provides insights into how disadvantaged youth in Italy and Spain perceive and navigate their social circumstances across varied economic, institutional, and cultural contexts. This allows a nuanced understanding of their experiences and coping strategies with MIS at the regional and national levels, giving a voice to a frequently underrepresented group. The analysis of these policies in Italy and Spain reveals a complex landscape of support for young people's financial independence and empowerment, within which there are several interconnected factors that influence the schemes' effectiveness. While MIS aim to provide a safety net, their implementation and outcomes present significant challenges for young individuals. Although MIS in Italy and Spain do offer some support, they fail to effectively empower young people to achieve sustainable financial independence. Independence is conceptualised as a benchmark in the transition to adulthood (Corijn & Klijzing, 2001). By independence, we meant the residential and financial independence from the family unit (Unt et al., 2021). The strong familial welfare model in Southern European countries, particularly Italy and Spain, has significant implications for young people's independence and social citizenship. The familistic perspective inherent in these welfare systems may perpetuate a cycle where young people struggle to establish themselves independently, and are obliged to continue to rely on family support well into adulthood (Unt et al., 2021).

MIS schemes are limited by inadequate funding, strict conditionality, and poor alignment with labour market conditions, neglecting the diverse needs of young people. While young beneficiaries recognise some benefits of the schemes, structural shortcomings undermine the effectiveness of MIS in supporting their financial independence and long-term empowerment. For instance, many interviewees found eligibility criteria ambiguous and difficult to fulfil, particularly regarding proof of income and financial status. The family-based approach for determining eligibility often prevents young individuals from accessing benefits, restricting their ability to claim social protection and highlighting a tension between familial dependency and individual independence. Thus, the extent to which the MIS under analysis foster defamilisation, i.e., the capacity of individuals to achieve (financial) independence and cease to rely on family support, is limited. Scales that use household income rather than individual economic circumstances reinforce young people's dependence on their families. This is particularly evident in cases where young individuals have already achieved economic independence in practice but remain legally tied to their parental household. Additionally, individuals living in shared accommodation or those with complex family situations face additional barriers to accessing these benefits. Furthermore, these schemes are often unable to cover basic needs, forcing many young people to supplement their incomes through informal or precarious employment. This, in turn, limits the decommodification effect of MIS. MIS often fails to cover essential costs—especially housing—hindering young people's ability to live independently. Since eligibility is tied to household rather than individual income, MIS exclude many economically independent young people. As a result, individuals who live alone or in non-traditional households face barriers to accessing support, which reinforces economic instability and dependence on family structures. Nonetheless, MIS provide minimal financial stability and offer short-term relief, which enables some beneficiaries to defer immediate labour market entry in favour of education or personal development. While the financial relief afforded by MIS can ease economic anxiety and support young people in pursuing educational or professional goals, complex bureaucratic procedures pose significant mental health challenges. Navigating multiple institutions,

unclear responsibilities, and debt risks often compel young people to seek informal or precarious work. Moreover, inadequate levels of benefits, high living costs, and administrative instability constrain the capacity of MIS to promote long-term financial independence. Moreover, MIS increasingly emphasise training and educational requirements to receive support, excluding those who are unavailable, unwilling, or unable to participate in educational programmes (Bonvin et al., 2023). Indeed, activation policies associated with MIS often fail to match the skills and aspirations of young beneficiaries, particularly those with higher education. Some interviewees expressed frustration with training programmes and job placements that did not align with their qualifications or career goals. The relationship between MIS and work is complex. Many young beneficiaries feel compelled to work informally or to under-report income to maintain their benefits. Hence, they manage their daily lives by developing their systems of preferences and combining multiple resources while they receive the benefit (Meo & Moiso, 2020). This situation creates a precarious balance between continuing to receive benefits and seeking stable employment, potentially trapping young people in cycles of informal work and benefit dependency. Instead of serving as a bridge to quality employment, the activation measures attached to MIS often perpetuate cycles of precarious work and underemployment, and fail to fully shield beneficiaries from labour market uncertainties.

Today, social policies are often framed as productive investments with long-term returns, such as training or employment schemes (Bonvin et al., 2023). However, the very design of MIS, their temporary nature, and the constant requirements one needs to fulfil to be granted (and continue to receive) the benefit generate instability for young people, limiting their capacity to plan ahead, pursue education, or secure stable employment.

In conclusion, while MIS in Italy and Spain offer some level of support, they fall short of effectively empowering young people to achieve sustainable financial independence. The picture outlined portrays a generation of young people who lack the necessary tools to achieve adult status and be recognised as full-fledged social citizens (Chevalier, 2016; Meo & Moiso, 2020). Additionally, interviews reveal that vulnerable young recipients often do not behave as policymakers expect them to. Social policies typically define vulnerable categories and design social interventions based on definitions of what constitutes a problem and what does not. This ultimately imposes normative and behavioural expectations on beneficiaries (Widmer & Spini, 2017). Our findings point to the need for MIS to better reflect the realities of young people's lives. This means recognising their autonomy beyond assumptions about the households they belong to and ensuring that support schemes provide not just income, but also realistic pathways out of precarity, without reinforcing dependency. Instead, to truly support young people in achieving and sustaining financial independence and empowerment, it is crucial to redesign MIS with a more holistic understanding of young people's experiences and aspirations.

### Acknowledgments

The authors are grateful to Professors Lara Maestriperi, Margarita León, Sandro Busso, Daniel Eminston, and other peers for their valuable comments on earlier versions of this article. The authors are also grateful to their colleagues from the UAB and UU, as well as the two anonymous reviewers for their insightful comments, which significantly enhanced the final manuscript.

### Funding

This research was conducted within the Politics, Policies, and International Relations PhD programme at the Autonomous University of Barcelona. It was supported by the FI-SDUR 2022 grant from the AGAUR,

Generalitat de Catalunya (Ref. 2022 FISDU 00318). Publication of this article in open access was made possible through the institutional membership agreement between the Universitat Autònoma de Barcelona and Cogitatio Press.

### Conflict of Interests

The authors declare no conflicts of interests.

### Data Availability

Part of the data supporting the findings of this study was derived from the following resources available in the public domain: the *Official Gazette of the Italian Republic* (<http://www.gazzettaufficiale.it>) and the *Official State Bulletin of the Spanish Government* (<https://www.boe.es/legislacion>). Other data are not publicly available as they contain information that could compromise the privacy of research participants.

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