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Youth and insecurity from an intersectional perspective: the case of Catalonia

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ABSTRACT

This article contributes to debates on new social risks by examining the relationship young Catalan people have with various forms of insecurity. Using a mixed-methods approach in an intersectional analytical framework, the study uses data from the 2017 Catalan Youth Survey in combination with 15 life history interviews to investigate the lived experiences of vulnerable youth in Catalonia. By introducing a novel multidimensional measure of insecurity and providing robust new findings on individual-level experiences of various types of insecurity among Catalan youth, the study makes an important empirical contribution to the literature while providing new theoretical insights on intersectional approaches to the analysis and conceptualization of insecurity.

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Introduction

Since the global financial crisis of 2008, large sections of the population have been exposed to severe difficulties in achieving adequate living standards and welfare. Young people in particular have experienced rising unemployment (Zuccotti and O'Reilly 2019), fragmented transitions to adulthood (Moreno Mínguez 2018) and a general incapacity to secure their welfare (Green 2017). These trends have led scholars to posit a rising generational divide in Southern Europe, with important implications for political culture and democratic values. Despite this context of precariousness and uncertainty, little attention has been paid to the perennially salient sociopolitical and economic issue of insecurity, as it is experienced by young people in Southern Europe.

The concept of *insecurity* refers to a situation that goes beyond low income to address one's broader inability to secure a decent standard of living (Cantó and Romaguera-de-la-Cruz 2023; Osberg and Sharpe 2005). It is a phenomenon linked to the growing exposure

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of individuals and households to adverse events (Castel 2016). While inequality describes the distribution of income and other resources among individuals or households (Piketty 2014) and poverty identifies those who are not able to reach a given living standard (Atkinson 1987), insecurity refers to one's exposure to (new) social risks that may temporarily worsen living conditions or cause downward mobility (Ranci and Maestripieri 2022). A focus on insecurity emphasizes how individual factors such as monetary and knowledge resources, class position, gender, and social protection interact with the various scales at which insecurity unfolds (Ranci and Maestripieri 2022). However, to date, the debate on insecurity has been hindered by an excessively quantitative focus on households, failing to integrate them with more robust biographical accounts of individual lived experience.

Fully comprehending the conditions of insecurity experienced by contemporary youth requires an intersectional approach (Maroto, Pettinicchio, and Patterson 2019; Zuccotti and O'Reilly 2019). In this sense, this article seeks to contribute to scholarship connecting insecurity and intersectional perspectives by illustrating that not all young people are equally vulnerable to insecurity in the areas of work, employment, housing, education and basic needs. Women tend to experience different transitions to adulthood than men (Moreno Mínguez 2018) and face stronger barriers to secure employment (Escott 2012), while people with a migrant background experience greater difficulties in securing their welfare compared to native youth (Zuccotti and O'Reilly 2019). Younger people are often shielded from insecurity by living with their family, but emancipation might be a shock due to the economic burden of rent (Aramburu 2015; Fuster, Arundel, and Susino 2019). Taken together, there is a clear need to better understand how gender, age and migrant background interact to affect youth opportunities (Zuccotti and O'Reilly 2019).

This paper examines insecurity among young people in Catalonia with particular attention to the intersections of age, gender, and migrant background. While the inclusion of other relevant axes of social stratification such as class, race and disability would have been ideal, the official database provided did not allow for a robust analysis of these dimensions. Insecurity is operationalized in two different but complementary ways. First, in the study's quantitative methodological strategy, insecurity is understood as a high probability of experiencing a situation of temporary difficulty that threatens the material independence of young people in the domains of housing, finance, and basic needs. Second, the qualitative strategy of the research adopts a broader understanding of insecurity, defining it as exposure to risks that may worsen living conditions or contribute to downward mobility, expanding the dimensions of insecurity to include those that emerged from the life-history interviews, namely labour and educational insecurity. In its analytical strategy, the study examines intersections to disentangle the interplay between different axes of youth inequality, following previous work in the field (Peguero et al. 2019; Spanò and Domecka 2021; Zuccotti and O'Reilly 2019).

The study is structured by two main research questions. First, to what degree are youth exposed to insecurity? Second, how do young people interpret insecurity? These questions are addressed by a combination of research methods following an integrative mixed-method strategy. The first is addressed through an analysis of the 2017 Catalan Youth Survey, while the second draws on the analysis of life-history interviews. The Catalan case is relevant for several reasons. On the one hand, Southern Europe has been especially exposed to the rise of new social risks and is characterised by weak (ened) youth welfare regimes that are biased in favour of older age groups (Moreno

Mínguez 2018). Secondly, there are several trends pointing to the rise or consolidation of youth insecurity in the region (Romaguera-de-la-Cruz 2020), as Spain is historically characterized by high rates of temporality, contractual flexibility and structural unemployment primarily affecting young people (Verd and López-Andreu 2015). The following section presents the conceptual framework used to analyse new social risks in this context through an intersectional approach.

Conceptual framework

New social risks and the rise of insecurity in advanced capitalist economies

The concept of insecurity plays a crucial role in scholarly debates on new social risks (Ranci and Maestripieri 2022). Following Bonoli (2006), new social risks share the following characteristics: they were marginal during the Fordist era; they are concentrated in younger people, families with small children or the working poor; and they affect aspects not fully covered by post-war welfare states, such as work-family reconciliation and fragility in the labour market integration of individuals. A central theoretical dimension of new social risks is the notion of insecurity (Western et al. 2012), the diffusion of which is a direct consequence of increasingly temporary labour market participation and the incapacity of welfare policies to protect workers under post-Fordist socio-economic conditions (Hacker 2006; Majamaa 2011). Scholars have argued that, while social protection in industrial societies mostly safeguarded people who were excluded from labour markets for different reasons (e.g. illness, unemployment), new social risks in post-industrial societies affect people who face economic difficulties despite being integrated into the labour market (Ranci and Maestripieri 2022).

Over recent decades, housing insecurity (Stephens and Leishman 2017) and insecurity in such basic needs as health or food (Allen 2013) have been on the rise in advanced capitalist societies. Empirical evidence shows that insecurity has become a widespread condition that is extending up the 'class and income ranks', seriously affecting the welfare of middle classes (Ranci et al. 2021, 540), despite being unequally distributed among social groups (Ranci and Maestripieri 2022). Southern European countries are particularly vulnerable to new social risks, as scholars have singled out the highly limited capacity for redistribution of their welfare systems due to design biases favouring male breadwinner households and older populations over other vulnerable groups (Gutiérrez 2014; Mari-Klose and Moreno-Fuentes 2013).

Integrating an intersectional perspective in the study of youth and insecurity

In this study, we argue that individual characteristics must be incorporated into the analysis of insecurity through an intersectional perspective. This is because exposure to new social risks is not determined exclusively by single factors such as being young, but by their interaction with other individual characteristics.

Authors such as Esping-Andersen understand new social risks as those that arise throughout the life course and primarily affect younger populations and those in the early stages of adult life (Esping-Andersen 1999). Youth are especially exposed to new social risks, as they must secure their transition to adult life in the context of a more

frail labour market compared to previous generations. Especially in Southern Europe (Marí-Klose and Moreno-Fuentes 2013), youth experience more difficulties in accessing housing (Aramburu 2015) and the most vulnerable frequently report difficulties in securing basic needs (Romaguera-de-la-Cruz 2020). In recent years, their transitions to adulthood have taken longer than previous generations and are more fragmented into individualised paths (Moreno Mínguez 2018). Yet whether youth exposure to new social risks is a generalised phenomenon or is mostly concentrated among specific groups remains to be discerned.

Previous studies have drawn attention to the diversity of youth as a social group and its impact on the individualization of the transition to adulthood. Moreno Mínguez (2018) shows that gender impacts youth transitions, with women having more complex, family-linked trajectories than men. The same adverse event might have different impacts on individuals, depending on their family configuration and social position. Meanwhile, Fenton and Dermott (2006) demonstrate that employment fragmentation is concentrated among disadvantaged youth and precarious employment patterns magnify socio-economic and gender cleavages, making them stronger over time. Hence, the intersection of several factors in the same person can magnify and multiply the risks to which an individual is exposed as well as their material consequences (Majamaa 2011).

Furthermore, academic work on the phenomenon of multidimensional insecurity in Spain remains scarce. Earlier research shows that economic insecurity in Spain is higher and with a higher tendency to worsen between the ages of 26 and 35 compared to other European countries (Romaguera-de-la-Cruz 2020, 575). Regarding the combined effects of different systems of inequality, the knowledge gaps concerning how new social risks and insecurity affect specific groups among youth in Spain and Catalonia are even wider. Thus, explanations of the mechanisms underpinning the heterogeneous effects of insecurity remain underdeveloped. Nevertheless, a few studies examining youth inequality suggest the considerable potential for insights an intersectional approach can provide. Zuccotti and O'Reilly (2019) demonstrate that focusing on one dimension of inequality at a time is insufficient to grasp the complexity of youth exposure to NEET in England, while Peguero et al. (2019) demonstrate how intersections of gender and race moderate the relationship between school disorder and the risk of dropping out. Moreover, young people adopt different strategies to cope with insecurity, which are influenced by the structure of opportunities and constraints determined by the intersecting lines of class, gender and age (Spanò and Domecka 2021).

Our understanding of insecurity through intersectional perspectives has grown since the first accounts were published in the 2000s, mostly concerning job insecurity and precariousness (Clement et al. 2009). Intersectionality theory helps us not only grasp the dependent relationship between individual social position and differential exposure to risks, but also gauge how unstable one's position is. It stresses the mutual constitution of individual-level effects of different axes of inequality and emphasises the need to understand the dynamic relationship between them (Crenshaw 1989; Yuval-Davis 2015). However, since age, gender and ethnicity constitute different, interrelated axes of inequality, a person may experience contradictory patterns of domination and subordination depending on their positions in that specific configuration. Thus, in intersectionality theory, inequality cannot be fully grasped as a sum of axes. Rather, it is the product of

a dynamic and situated relationship of those axes, whose relationships can be intensified or mitigated.

This article advances the debate on insecurity and new social risks with two main contributions. First, it addresses a major limitation in the way insecurity is measured. Most studies use data that comes from secondary sources, such as EU-SILC, in which measures of poverty, material deprivation and insecurity are primarily collected at the household level (Western et al. 2012). This article argues that the current debate on new social risks and insecurity has been too narrowly focused on households, as if compensation mechanisms between households' members were fair and not dependent on the relative positions of individuals in the labour market (Lyonette and Crompton 2015), and focuses instead on the individual level. Secondly, the article proposes and operationalizes an intersectional analytical framework. If new social risks, and their associated insecurity (Ranci and Maestripieri 2022), are concentrated among women, youth and migrants, individual measures of insecurity are required but insufficient to fully grasp the consequences of current socio-economic conditions on individual welfare. This paper argues that intersections determine differential exposures to insecurity, and quantitative estimation alone cannot fully grasp the complex and ambivalent conditions determined by insecurity. Rather, it is the combination of qualitative and quantitative techniques that allows us to more fully understand youth experiences of insecurity (Furlong et al. 2017).

Methods

The study adopts a two-stage mixed-method design. The first research question regarding exposure to various dimensions of insecurity is answered through the use of descriptive statistics and logistic regression models applying an inter-categorical intersectional analytical framework (McCall 2005). The second research question is discussed through the analysis of life-history interviews, applying an intra-categorical intersectional analytical framework (McCall 2005). The research design relies on a quantitative stage informing a subsequent qualitative stage (Bazeley 2012), with interviewees chosen from those facing extreme insecurity, thereby applying an extreme case analysis strategy (Caracelli and Greene 1993). Extreme insecurity is understood as the situation in which individuals in the quantitative sample experience some degree of insecurity and live in a household at risk of poverty.

Quantitative analysis

The 2017 Catalan Youth Survey is an official statistical database of the Government of Catalonia. It offers representative data on the living conditions of young people and their transition to adult life through a two-stage cluster sample of 3,423 individuals, where the first stage is municipalities and the second is individuals between the ages of 15 and 34. The information on insecurity is collected at individual level.

Dependent variables: Our statistical models examine three dependent variables, each measuring a different dimension of insecurity: housing, basic needs, and finances. These are each captured through three dichotomous variables, two of which are objective indicators of insecurity while the remaining indicator captures the respondent's subjective feelings of insecurity. These were coded with values of 1 for 'yes' and 0 for 'no'.

The survey items used to capture each dimension were chosen for their ability to predict poverty based on a two-sample test of proportions, where $\alpha = 0.01$.

As for the construction of each dimension, the objective indicators of *housing insecurity* included whether the person had moved during the previous two years due to economic difficulties, as well as whether the monthly housing costs (i.e. rent or mortgage payments) exceeded 30% of household income. The subjective indicator of housing insecurity was whether the respondent expressed having difficulties paying for housing. Meanwhile, *basic needs insecurity* was captured by the objective indicators of having had to reduce their consumption of basic foods during the previous two years and having had to reduce or delay doctor's visits or medicinal purchases due to economic hardship. The subjective indicator of basic needs insecurity was whether the person was experiencing anxiety due to the lack of work or income. Finally, *financial insecurity* was reflected by the objective indicators of having had to receive economic help from friends or family to cover monthly expenses more than once during the previous year, as well as whether the person had delayed payment of bills due to economic difficulties over the previous two years. In this case, the subjective indicator was whether the respondent reported frequent difficulties making ends meet. A person is insecure in one of the dimensions previously presented if they replied 'yes' to any of the three indicators per dimension.

Independent variables: The main independent variable is an interaction between gender*age*migrant-background, which allows for the inter-categorical analysis of intersectionality (McCall 2005). This resulted in 12 groups, as each variable is dichotomous. Intersectional groups were developed based on the combination of: age (15-24/25-34), gender (male/female) and origin (migrant/Spanish background).¹

Control variables: Insecurity is closely associated with employment status, educational level and locality of the respondent (Cantó and Romaguera-de-la-Cruz 2023; Ranci et al. 2021; Western et al. 2012). As previously argued, insecurity is usually measured at the household level, making it particularly important to control for its structure. The models analysed include: labour market activity (student, employed, unemployed, inactive), completed studies (compulsory, secondary or tertiary), parents' education (low, medium, high), cohabitation (with parents, with couple, autonomous living), presence of children (yes/no), housing tenure (renting or not), and a dichotomous variable for living in a vulnerable area. Regarding migration background, two additional variables are included: one measures whether the migration project is an independent project of the person or a migration project of the parents, while the other measures the main language spoken at home (Catalan or Spanish). The latter is particularly important to consider possible internal migrants from other parts of Spain. Whether the person receives any public aid, such as unemployment or housing transfers, is also controlled for. Since the three dependent variables in our study are dichotomous, they were examined through logistic regression models. Odds ratios of the regressions are reported in Table A1 in the Annexes.

Qualitative analysis

The qualitative side of the research design compares interviews with young people experiencing extreme insecurity using the purposive, maximum variation sampling

technique described by Teddlie and Yu (2007). Life-history interviews were carried out with 15 people to provide an understanding of the respondent's social environment (Bertaux 2005). The analyses of individual social practices are epistemologically assumed to offer a methodological entry point into an intersectional analysis (Winker and Degele 2011). Drawing on the concept of situated intersectionality to avoid essentialising certain social positions or social groups (Yuval-Davis 2015), comparative analysis of the everyday lives of individuals within and between the most vulnerable intersectional groups enables experiences classified according to different insecurity dimensions to be uncovered. Configurations of the axes used to create the intersectional groups studied (sex, origin, age) emerge from intra-categorical analysis (McCall 2005, 1782–3).

The selection of respondents for the qualitative portion of the research was strongly shaped by the quantitative analyses. Ten were selected from among those who had participated in the Catalan Youth Survey and agreed to be contacted for follow-up interviews afterwards. The remaining five were selected from the authors' research institution's contacts in disadvantaged urban areas of Barcelona. Field work was carried out between October–December of 2019. Since preliminary quantitative analyses revealed a higher degree of insecurity among the 25–34 year old age group, the sample is restricted to men and women who met this criterion, allowing for more variation by sex and migrant origin. Particular attention was given to the region of migrant origin, since those with roots in the Maghreb and the rest of Africa were found to suffer the highest prevalence and degree of insecurity, followed by those from Central and South America. Regarding the sex composition of the respondents interviewed, there were 8 women and 7 men. Table A2 in the Appendix displays the composition of the qualitative sample.

Findings

Descriptive results: Exposure of Catalan youth to insecurity

Of the 3,405 respondents in our sample, 41.9% experienced at least one dimension of insecurity. Financial insecurity was the most prevalent social risk among young people in Catalonia at time of the survey. Over a quarter of respondents (25.5%) showed at least one objective indicator of financial distress, while 14.0% reported subjective indicators of this type. The second most prevalent type of social risk among Catalans under 35 was insecurity related to basic needs such as food and health care, as 18.1% reported objective indicators of this social risk and 12.2% reported subjective indicators. Finally, at least one dimension of housing insecurity was reported by 19.4% of respondents in 2017, with 16.2% reporting objective indicators and 7.1% reporting subjective indicators of exposure to this risk.

Moving on to the specific forms of insecurity, Table 1 displays the prevalence of each type by intersectional groups. In terms of housing insecurity, while the rate of insecure housing among 25–35 year olds is notably higher than among younger respondents, regardless of gender and origin, the difference between Spanish and migrant background respondents in this age group is dramatic. While in this age group, 18.5% of men and 21.4% of women with Spanish parents experienced some degree of housing insecurity, this was the case for 41.8% of migrant-origin men and 43.8% of migrant-origin women.

Table 1. Prevalence of economic insecurity type by intersectional groups (sex-age-origin). Catalonia, 2017.

Intersectional group	Housing insecurity (%)	Basic-needs insecurity (%)	Financial insecurity (%)
Man, 15-24, Spanish background	3.8	13.8	15.3
Man, 15-24, migrant background	14.8	27.3	30.1
Man, 25-35, Spanish background	18.5	23.1	23.5
Man, 25-35, migrant background	41.8	32.2	47.1
Woman, 15-24, Spanish background	8.5	20.9	19.9
Woman, 15-24, migrant background	19.9	22.8	31.3
Woman, 25-35, Spanish background	21.4	27.3	34.5
Woman, 25-35, migrant background	43.8	39.4	47.4

Source: Own elaboration from Catalan Youth Survey 2017 (Direcció-General-de-Joventut).

Indeed, for both age groups, the prevalence of housing insecurity among respondents with foreign parents is more than double that of those with at least one Spanish parent.

With respect to basic needs such as food and adequate health care, the prevalence of insecurity remains higher among migrant-origin men and women between the ages of 25 and 35 (32.2% and 39.4% respectively). However, there were also quite high rates of these social risks among Spanish women between the ages of 25 and 35, as well as migrant-origin men between the ages of 15 and 24, with a prevalence of 27.3% in both cases.

Finally, a roughly equal proportion of migrant-origin men and women experienced some form financial insecurity, as nearly half of those between the ages of 25 and 35 (roughly 47%) reported being in this situation. Rates were also similar across gender lines (roughly 30%) among migrant-origin respondents between the ages of 15 and 24. However, gender differences were more visible in the case of respondents with at least one Spanish parent, as women were more exposed to this type of economic insecurity than men in each age group.

Regressions results: Insecurity by an intersectional analytical framework

The first logistic regression model shows the impact of selected independent variables on the existence of a situation of housing insecurity (see [Table A1](#) in Appendices). The individual characteristic that has the greatest impact on housing insecurity is the respondent's migrant background. There is a highly significant association (99.9%) between housing insecurity and migrant background, with a probability 8.58 times higher than that of young people with native parents. Other variables that are highly significant in influencing housing insecurity include economic activity, cohabitation status and tenure status. Regarding the type of cohabitation, the 'protective' role of families stands out. Compared to living with parents, emancipation multiplies the probability of housing insecurity by 3.39 in the case of young people living with a partner and 5.15 in the case of those living on their own. The intersection of migrant background and age is also statistically significant.

The second statistical model shows the impact of the selected independent variables on basic needs insecurity (see [Table A1](#) in Appendices). The gender of the respondent has a more significant effect than in the case of housing insecurity (95%), such that women had 2.30 times higher odds than men of suffering this type of insecurity. On the one hand, age has a highly significant (99.9%) and positive correlation, such that, with each passing year, the odds of experiencing a situation of insecurity of basic needs increases

by 7.6%. The characteristic with the greatest impact on this type of insecurity is economic activity, since unemployed young people had 3.50 times higher odds of suffering from a lack of food or access to medicine or medical care than students. There is again a very significant association (99%) between this type of economic insecurity and migrant background, which implies a risk 6.81 times higher than that of young people with parents born in Spain. The intersection of gender and migrant background is also statistically significant.

Finally, the third statistical model shows the relationship between financial insecurity and the set of selected characteristics (see Table A1 in Appendices). Again, there is a strong correlation (99.9%) with age, so that the odds of experiencing this type of insecurity increases by 8.7% with increasing age. However, in this case there are no statistically significant associations with gender, migrant background, or age as stand-alone factors. However, it is worth highlighting that the intersections of gender with migrant background and age were statistically significant, implying that the effect of individual characteristics is captured by the effect of the intersections.

The marginal effects of the abovementioned models allow further exploration of the intersectional dimension of exposure to insecurity. Figure 1 shows the odds of experiencing, at different ages, the different dimensions of insecurity. The probability of experiencing each of the dimensions of our economic insecurity index increases with age for all four intersectional categories analysed. There is a clear relationship between housing insecurity and migrant background which is virtually identical for young men and

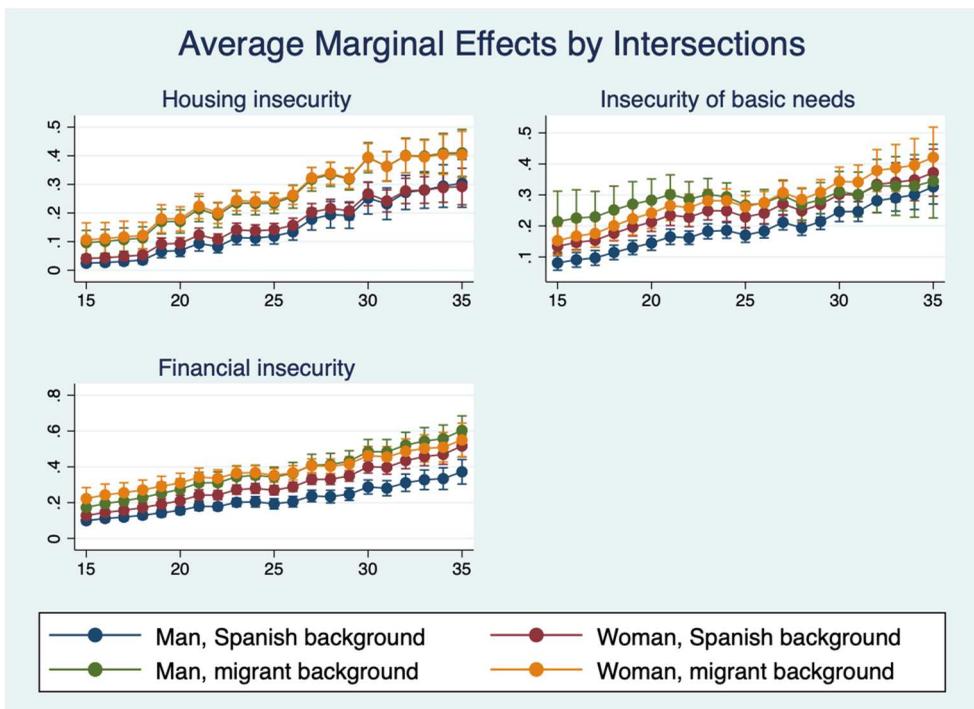


Figure 1. Average marginal effects for intersectional categories, age 15–35 years. Catalonia, 2017. Source: Own elaboration from Catalan Youth Survey 2017 (Direcció-General-de-Joventut).

women. As with financial insecurity, there is a clear dynamic of divergence, whereby the distance between young people with a Spanish background and young people with a migrant background increases with age.

In terms of basic needs insecurity, despite a modest overall trend towards convergence, there is also a change in the impact of gender. While men are most exposed to basic needs insecurity before the age of 26, from the age of 27 onwards women with migrant backgrounds were the most exposed to this type of insecurity and, from the age of 32 onwards, they were followed by women with a Spanish background. These results confirm the significance of an intersectional analysis of insecurity.

Experiences of insecurity and risk among vulnerable young people

Quantitative analysis of multidimensional insecurity reveals some of its differential effects among intersectional groups of Catalan youth. The qualitative analyses presented in this section expand on these findings, identifying contexts of insecurity and new risks that remained under the radar of the analyses presented above. Table 2 presents the main qualitative findings on the three dimensions of insecurity explored in the previous section, as well as additional dimensions of insecurity related to respondents' educational and labour situations.

While *basic needs and financial insecurity* were treated separately in the quantitative analysis, both dimensions of insecurity often overlap in the life histories analysed. All but one of the interviewees (a man of Spanish origin) stated that they live in a situation of rigid expenditure and income control. This was a source of distress at the time of the interview or in the past. However, the severity of contexts in which the interviewees experienced these emotions varied. First, difficulties in meeting basic needs experienced

Table 2. Context of risks according to the insecurity dimensions explored across the interviews.

Insecurity dimensions	Context of risks/experiences
Basic needs and finance	<p>Meeting basic needs in childhood or adolescence:</p> <ul style="list-style-type: none"> • Scarcity of food • Unable to attend extra-curricular activities • No access to leisure activities that other families around them could afford • Parental anguish due to lack of economic resources <p>Care for dependent others:</p> <ul style="list-style-type: none"> • Single motherhood • Transnational families • Head of the family after parents were evicted • Being a mother and struggling to face monthly expenses while both she and her partner work
Housing	<p>Leaving parental home to complete university studies:</p> <ul style="list-style-type: none"> • Suffering from working to sustain studies and care • Postponing leaving mother's home until more than 30 years old <p>Coping with the housing market when emancipated:</p> <ul style="list-style-type: none"> • Having dependents in the residence context • Having dependents abroad
Education	<p>Ethnic discrimination in accessing and proving residence for citizenship</p> <p>Emotional suffering in educational institutions</p> <p>Truncated paths in secondary education</p> <p>Barriers to university and continuing education</p>
Labour	<p>Precariousness</p> <p>Cross-discrimination at work based on gender, class or ethnicity</p>

in childhood or adolescence were predominantly identified in groups of women and men from a migrant background, but also in three out of four women with Spanish backgrounds. Some of these interviewees described having felt 'different' or excluded at school because of this. Often, this situation is related to difficulties keeping up with their studies and the need or desire to start working earlier than others, strictly out of material necessity. Three out of four women with Spanish backgrounds, and two out of four with migrant backgrounds, explicitly connect these difficulties with their social class. Second, young people in charge of dependent others experienced acute anguish, and it is worth noting that the young Spanish men interviewed did not have children or other dependents.

Regarding interviewees with a migrant background, the experiences of those who migrated on their own between ages 15 and 19 years old stand out. For instance, the combined difficulties of maintaining a single-parent family are particularly visible in the life history of Estefany, who had children at a very young age and left her country of origin while pregnant with her first child. During the early childhood of her children, she frequently had to ask her neighbours to take care of her children while she went to work, and she describes always owing money 'here and there'. Interviewees with migrant backgrounds also recounted the ways in which having transnational families affected their capacity to meet basic needs or attain financial security. For instance, Boubacar, who had two children and a wife living in Gambia at the time of the interview, was sending around 400€ per month in remittances, 'everything [he] can', to be shared between his mother, wife and brothers. For him, 'making ends meet depends on how much my family is asking for. If there are months when the family doesn't ask for much, I get there all right' (Boubacar). Among respondents with a Spanish background, there were women such as Joana, who had cared for her parents since they were evicted from their home due to debts when she was 24 years old. She has also supported her younger sister to help her pursue university studies. When asked about examples of basic and financial needs, she mentions being afraid of needing new glasses due to her severe myopia. 'When I was studying,' she recalls, 'one month I was left with 20 euros because I had to pay for a new pair of glasses' (Joana). Other Spanish respondents also speak about the tension of having to face monthly expenses. Meanwhile Yolanda, who lives with her partner and a toddler, complains about how much she pays for childcare and how expensive life is in general. In her case, as in that of the previous interviewee, unforeseen everyday events can be an especially heavy burden.

Expressions of concern about *housing insecurity* were common among all interviewees. Except for one person who had a mortgage, all interviewees lived in rented apartments. Three crosscutting issues related to this dimension were identified in the interviews. First, 9 out of 14 respondents were emancipated at the time of the interview and only two had never lived on their own. The latter were men, one with a migrant background who did not have the means to leave his mother's home, and the other with a Spanish background who could not leave home the way he would have liked (i.e. living alone). When interviewees were unable to leave their homes, they cited economic reasons. However, this 'failed emancipation' only affected interviewees with Spanish parents. Leaving home was commonly found among youth who undertook their own migration projects, those with Spanish parents who left their family home during their post-obligatory studies and those who experienced family conflicts.

Meanwhile, women from Spanish and migrant backgrounds often emphasized the heavy toll taken by emancipation when they had to work to pay for studies. Sara eloquently recalls the need to combine this with care activities as ‘the Calvary of adult life’. She ultimately returned to her parental home feeling overwhelmed, claiming her schoolwork took longer to complete due to the amount of work emancipation requires. Esperanza, a young woman with a migrant background, postponed leaving her mother’s home when she was 31 because she ‘couldn’t do anything else if [she] wanted to fight and obtain a better job’. Here, emancipation is clearly perceived as a barrier to escaping the cycle of job precariousness and pursuing further education.

A second theme that cuts across the four intersectional groups is the fear of being unable to keep up with the increasing demands of the housing market once the person has left the parental home. Joana, who takes care of her parents, confesses, ‘This makes me suffer a lot, mostly because if something happens to me, my parents will not have the means to maintain themselves.’ Interviewees from migrant backgrounds further emphasised a lack of paths to rent if their labour conditions change or if they want to meet their family needs. Boubacar, who is pursuing family reunification to bring his wife and children from Gambia, claims ‘the main difficulty for family reunification is to secure a flat where we can live.’

Finally, the third theme identified in our analysis refers to difficulties specifically experienced by those with migrant backgrounds. In the housing market, this insecurity gives way to forms of abuse and exploitation, including racist denial of access, subletting without providing municipal registration (which is essential to guarantee access to local public services), or having to buy a proof of residence from lenders, among others. Mohamed describes these succinctly:

‘The people who have these flats are like drug dealers. They do not want any good for you, what they want is money, they don’t care how [they obtain it]’ (...) ‘Where I live, it’s been 3 years already and they still look at me [with fear]. I think they would rather not have me living there.’ (Mohammed)

Another notion uncovered by our qualitative findings is that of *educational insecurity*, which refers to difficulties identified by interviewees regarding access to education and the constraints they faced in achieving well-being in educational contexts. We identify three main trends. The first is the interrelation between dimensions of inequality including origin, ethnicity, and class (reflected through one’s neighbourhood of residence or parents’ social class), which are connected to risk of exclusion and emotional harm in institutional educational settings. This emotional harm is still present during the interview. As Fatima states: ‘I don’t want to remember it because I feel bad: they did not want to play with me, they said ‘do not touch her, she stinks.’’ The complex relationship between one’s home environment, origin, and educational success (understood as not dropping out of school and completing post-compulsory or higher education) was also present in educational trajectories abandoned between the last years of compulsory and post-compulsory secondary education. In the following quote, Kevin reflects on the dynamics linking the axes of class and origin in compulsory school contexts, as well as the influence of adults’ expectations on the lives of vulnerable young people:

‘There are ‘small segregations’, in the sense that immigrants gather with immigrants, people from ‘here’ with people from ‘here’ [...] I liked going to school because I forgot about the

problems I had at home. But it was vice-versa, too. There were many questions: why I never brought sandwiches, why I wasn't staying during lunch-time at school, why I was always wearing the same sneakers [...] My teacher told me I wasn't going to be able to finish secondary studies and university studies because of the life my parents and I had.' (Kevin)

The second trend involves the risk of dropping out. Among interviewees who lived entirely or partially in Catalonia during compulsory schooling, six out of ten stopped schooling during secondary education. However, they all resumed their studies later in life, and two had enrolled in or intended to pursue tertiary education at the time of their interview. Regarding the completion of post-compulsory secondary education, interviewees with migrant and Spanish backgrounds noted the cross-cutting importance of having a supportive family context. In turn, the lack of family support to pursue studies took different forms across life histories. For instance, Yolanda cites family care tasks as a motivation for leaving home:

'I left secondary school because I wanted to leave my grandmother's home and needed to work to have the money to leave. At my grandmother's house I had to clean a lot, cook, take care of my brothers...' (Yolanda)

Interviewees also reported school dropout dynamics related to family contexts of discrimination based on sexual orientation, which were intensified by religion and a family environment that did not prioritise formal education. Juan left home and secondary school because his Spanish parents did not tolerate his homosexuality, but he also explained that he had worked to support the household economy since childhood: 'I thought school was less serious than a job, I did not understand the importance of school'.

In contrast, other interviewees with migrant and Spanish backgrounds expressed the crucial role their families played in helping them finish their studies. Indeed, both women cited below achieved university degrees:

'There were days when I would decide that I did not want to study anymore, but at home they did not allow me to do that. They always sat at a table to speak with me...' (Esperanza)

'My parents have always told me: 'you have to be better than us', meaning that (...) I have to go beyond, and the way to do that is by studying.' (Sara)

The third trend involves the barriers faced specifically when pursuing non-compulsory and university studies. Among the interviewees, two women with Spanish backgrounds, two women from migrant backgrounds, and two Spanish men had university studies. The interviewed women who had entered university had to combine their studies with paid work and educational grants. The barriers to accessing and continuing studies mentioned by the women interviewed were directly or indirectly derived from the economic cost of studies, problems with the public financial aid system and sustaining care. Those who finish university studies expressed the heavy toll it takes: 'I had to work while I was studying, and it is very difficult to combine everything because it takes vitality from you' (Joana). Meanwhile, despite having a university degree, Esperanza acknowledges how limited the system is in helping to overcome lower class positions: 'I feel frustrated, too. Sometimes I say to myself, if I had had the resources, I would have gone much, much further'.

Labour insecurity involves risks that worsen living conditions in work contexts, as interviewees reported some of the abusive and exploitative dynamics faced by young workers in Catalonia. First, with the exception of migrant men affected by the crisis of 2008 while

working in the construction sector, life histories showed that vulnerable youth were more worried about the precariousness of labour conditions than about the lack of employment. Instead of unemployment, issues such as working without legal contracts, high temporality, low salaries, abuses despite having legal contracts, and formal self-employment statuses covering dependent working relationships were most prevalent in their accounts. These dynamics of precariousness had different impacts on the interviewees. For instance, Yolanda speaks in terms of vulnerability, saying, 'I felt super vulnerable, because I had to go to work [under a contract] without earning any money' (Yolanda). University-educated Spanish women expressed fear of not being able to escape the precarious jobs that sustained them while studying. Some in this group also expressed that, despite accessing jobs related to their studies, life remains precarious: 'Having a degree, having some skills, and developing them in your job, does not guarantee you better [living] conditions' (Sara). Migrant women and men most often reported having worked without contracts. This generally occurred at the beginning of their working lives (at around 16–19 years of age), but those with lower educational levels who worked in the construction sector (two men) were more prone to experiencing informal labour conditions later, as well as vulnerability during shocks like the economic crisis: 'I could not find a job from 2008 to 2012' (Mohammed).

Ageism in the labour market was clearly articulated by interviewees such as Laura, who is from a Spanish background: 'People say that, because you are young, you have to put up with everything' (Laura). In addition to age, discrimination in job environments was also based on axes such as class, gender, and ethnicity or race. Class-based discrimination is conveyed in aspects such as access to information and contacts: 'I also see inequality when accessing job information that can improve your living conditions' (Sara). Gender-based discrimination is implicit in experiences like Fatima's, though she ultimately naturalised her boss' behaviour:

'When I became pregnant, my boss [a woman] was not very happy. I have very bad pregnancies, with dizziness, vomiting ... And she sacked me.' (Fatima)

Nevertheless, three out of four women with Spanish parents identified the influence of patriarchy in their work context: 'In all the jobs I have had, there has always been a man above me, and they have never valued the responsibilities I was taking on or the tasks I did' (Joana). Some of the interviewees with foreign parents stressed the insecurity generated by racism in work contexts and in the racialization of labour structures:

'I believe [barriers] have always been related to race. But it also depends on the type of job you are asking to do. It is ok if I ask in the agricultural or in the construction sector. But in other jobs, like in a factory, they make excuses.' (Mohammed)

'I have worked very hard, but I know that if I were white, I would have had it a lot better. I have been in offices where I have been told to take [the braids] off, because they are 'unhygienic', and the client didn't want to see that. I've been in offices so the clients couldn't see me.' (Esperanza)

Discussion

This study bridges scholarly debates on new social risks and insecurity with those on intersectionality. Building on existing research that challenges household-based and additive

approaches to the interaction of different axes of inequality (Peguero et al. 2019; Spanò and Domecka 2021; Zuccotti and O'Reilly 2019), the article identifies differential experiences of insecurity by intersectional groups and confirms the relevance of adopting an intersectional approach when studying the relationship between youth and insecurity (McBride, Hebson, and Holgate 2015).

At an empirical level, the study contributes a key account of the multidimensional insecurity experienced by young people in Catalonia. It finds that insecurity is widespread among Catalan youth, with 43% of the representative sample exposed to it in some form, thereby supporting previous studies that identified ageism in the insecurity that characterises Spain (Romaguera-de-la-Cruz 2020) and, more broadly, the Southern European welfare model (Marí-Klose and Moreno-Fuentes 2013). Quantitative findings also show the degree to which risks associated with dimensions of financial insecurity, basic needs and housing are suffered differently by intersectional groups. In each of the dimensions involved, one intersection is more relevant than the others: migrant*age in the case of housing, gender*migrant in the case of basic needs, and gender*age*migrant in the case of financial insecurity. These results are coherent with other studies suggesting that gender, migrant origin, race or ethnicity are strong predictors of insecurity experienced simultaneously by individuals (Allen 2013; Spanò and Domecka 2021). Nevertheless, further research on new datasets would be needed to explore how class interacts with other axes of inequality previously found to be relevant to understanding how insecurity is experienced among youth (Maroto, Pettinicchio, and Patterson 2019; Zuccotti and O'Reilly 2019).

Meanwhile, other dimensions of insecurity experienced by young adults in Catalonia emerged from qualitative analysis, specifically in the contexts of education and labour. Life histories reveal the dynamics underpinning the relationship between the different dimensions, such as the pathways through which insecurity in education influences labour insecurity. According to these findings, the precariousness embedded in the labour market permeates the housing, finance, and basic needs dimensions of insecurity, an idea further complemented by previous studies on how employment impacts subjective insecurity and mental health (Fenton and Dermott 2006; Romaguera-de-la-Cruz 2020). Moreover, precarious labour conditions are found to be more relevant to the experience of insecurity than the risk of losing one's job or not finding one, which contrasts with other studies based on EU-SILC (Romaguera-de-la-Cruz 2020).

Indeed, the study identifies complex interactions between different axes of inequality in shaping experiences of insecurity among young people. Overall, our analyses of lived experiences show that factors related to gender and origin can make people with migrant backgrounds more vulnerable. Meanwhile, in contexts such as the labour market, education and housing, migrant origin may be perceived as less relevant than race or ethnicity. Nevertheless, in these dimensions, the administrative burden and differential access to social and political rights that characterise migrant experiences provide ample grounds for abusive and exploitative practices, suggesting the possibility of further exploring an additional dimension of insecurity, namely insecurity of citizenship.

Our findings suggest that families play a crucial role in mitigating class disadvantage in areas such as emotional well-being and access to education. In this sense, our study suggests further exploration of household characteristics should look beyond the employment situation of the parents (Fenton and Dermott 2006) to examine measures

such as family involvement in young peoples' education (Peguero et al. 2019). As others have pointed out, the gender axis stands out especially in accounts of labour insecurity when parenting and health care gain relevance (Escott 2012; Lyonette and Crompton 2015). Both Spanish and migrant women are exposed to risks that make them vulnerable, such as gendered job discrimination. Other structuring axes of inequality also emerge from the qualitative analysis and interact with the above, such as sexual orientation or the phenotypic profiling and racialization suffered by some respondents.

This study has several practical implications. Findings suggest that the age of individuals is positively associated with all dimensions of insecurity during the so-called transition to adulthood. It follows, then, that the process towards adulthood exposes young people to a high probability of suffering insecurity and plays a critical role in shaping future inequalities. This is consistent with research that points to age as a factor of growing discrimination in countries such as Italy and Spain. The research also opens new lines of questioning regarding the role of the family as a provider of social protection in Euro-Mediterranean welfare states.

Note

1. As for origin, the dichotomous variable distinguishes whether the respondent was born in Spain and at least one parent born in Spain (Spanish background); from those born abroad or with both parents born outside of Spain (migrant background).

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Appendices

Table A1. Results of the multivariate analysis (logistic regression) of the different dimensions of insecurity and poverty. Catalonia, 2017

Characteristics	Housing	Basic needs	Finances
<i>Gender</i>			
Man (reference category)	1 (.)	1 (.)	1 (.)
Woman	2.653+ (1.540)	2.297* (0.858)	1.045 (0.354)
<i>Age (years)</i>	1.060* (0.0244)	1.076*** (0.0189)	1.087*** (0.0201)
<i>Migrant background</i>			
Spanish parents (ref.)	1 (.)	1 (.)	1 (.)
Migrant parents	8.579*** (5.569)	6.812** (5.025)	1.474 (0.711)
<i>Own migration project</i>			
Has not migrated	1 (.)	1 (.)	1 (.)

(Continued)

Table A1. Continued.

Characteristics	Housing	Basic needs	Finances
Has migrated	0.928 (0.180)	1.094 (0.191)	0.777+ (0.107)
<i>Interaction gender & age</i>			
Man # Age (ref)	1 (.)	1 (.)	1 (.)
Woman # Age	0.971 (0.0197)	0.983 (0.0156)	1.017 (0.0133)
<i>Interaction gender & origin</i>			
Man # Spanish background	1 (.)	1 (.)	1 (.)
Man # Migrant background	1 (.)	1 (.)	1 (.)
Woman # Spanish background	1 (.)	1 (.)	1 (.)
Woman # Migrant background	0.467 (0.423)	0.162+ (0.162)	1.969 (1.304)
<i>Interaction origin & age</i>			
Spanish background# Age (ref.)	1 (.)	1 (.)	1 (.)
Migrant background# Age	0.954* (0.0202)	0.949+ (0.0266)	1.017 (0.0201)
<i>Interaction age, gender & origin</i>			
Man # Spanish # Age	1 (.)	1 (.)	1 (.)
Man # Migrant # Age	1 (.)	1 (.)	1 (.)
Woman # Spanish # Age	1 (.)	1 (.)	1 (.)
Woman # Migrant # Age	1.023 (0.0328)	1.057 (0.0412)	0.957+ (0.0249)
<i>Activity</i>			
Student (ref.)	1 (.)	1 (.)	1 (.)
Employed	0.963 (0.190)	0.803 (0.145)	0.943 (0.166)
Unemployed	2.668*** (0.550)	3.498*** (0.603)	2.972*** (0.603)
Inactive	1.490+ (0.349)	1.547* (0.339)	1.372 (0.326)
<i>Level of education</i>			
Compulsory studies (ref.)	1 (.)	1 (.)	1 (.)
Secondary studies	0.755+ (0.118)	1.244+ (0.139)	0.926 (0.0946)
Tertiary studies	0.652* (0.134)	0.913 (0.106)	0.713** (0.0822)
<i>Main language</i>			
Catalan	1 (.)	1 (.)	1 (.)
Spanish	1.282* (0.146)	1.092 (0.0821)	1.126 (0.160)
<i>Parents' level of education</i>			
Low (ref.)	1 (.)	1 (.)	1 (.)
Medium	0.894 (0.142)	0.821* (0.0736)	0.829 (0.106)
High	0.944 (0.179)	0.795* (0.0764)	0.840 (0.0949)
<i>Cohabitation</i>			
The person lives with parents	1 (.)	1 (.)	1 (.)
The person lives with couple	3.394*** (0.679)	0.957 (0.209)	0.765+ (0.106)
Autonomous living	5.152*** (0.966)	1.412+ (0.294)	1.446* (0.217)
<i>Presence of children</i>			
Has no children	1 (.)	1 (.)	1 (.)
Has at least one child	1.282+ (0.183)	1.256 (0.210)	1.109 (0.160)
<i>Tenure regime</i>			
Does not rent	1 (.)	1 (.)	1 (.)
Rents	2.116*** (0.313)	0.868 (0.142)	1.116 (0.132)
<i>Social policy aid</i>			
Does not receive social policy aid	1 (.)	1 (.)	1 (.)
Unemployment benefit	1.395 (0.389)	1.346 (0.298)	0.942 (0.289)
Housing support	1.026 (0.258)	0.968 (0.211)	1.133 (0.301)
<i>Territory</i>			
Non-vulnerable area	1 (.)	1 (.)	1 (.)
Vulnerable area	1.024 (0.194)	1.269* (0.123)	1.202 (0.164)
Observations	3051	3051	3051

Source: Own elaboration from Catalan Youth Survey 2017 (Direcció General de Joventut). Odds ratio; Standard errors are reported in parentheses. Significance levels: + $p < 0.10$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$