



Labour market insecurity and social exclusion: Qualitative comparative results in nine countries

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- i. to advance the knowledge base that underpins the formulation and implementation of relevant policies in Europe with the aim of enhancing the employment of young people and improving the social situation of young people who face labour market insecurities, and
- ii. to engage with relevant communities, stakeholders and practitioners in the research with a view to supporting relevant policies in Europe. Contributions to a dialogue about these results can be made through the project website <http://www.except-project.eu/>, or by following us on twitter @except_eu.

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A) General introduction

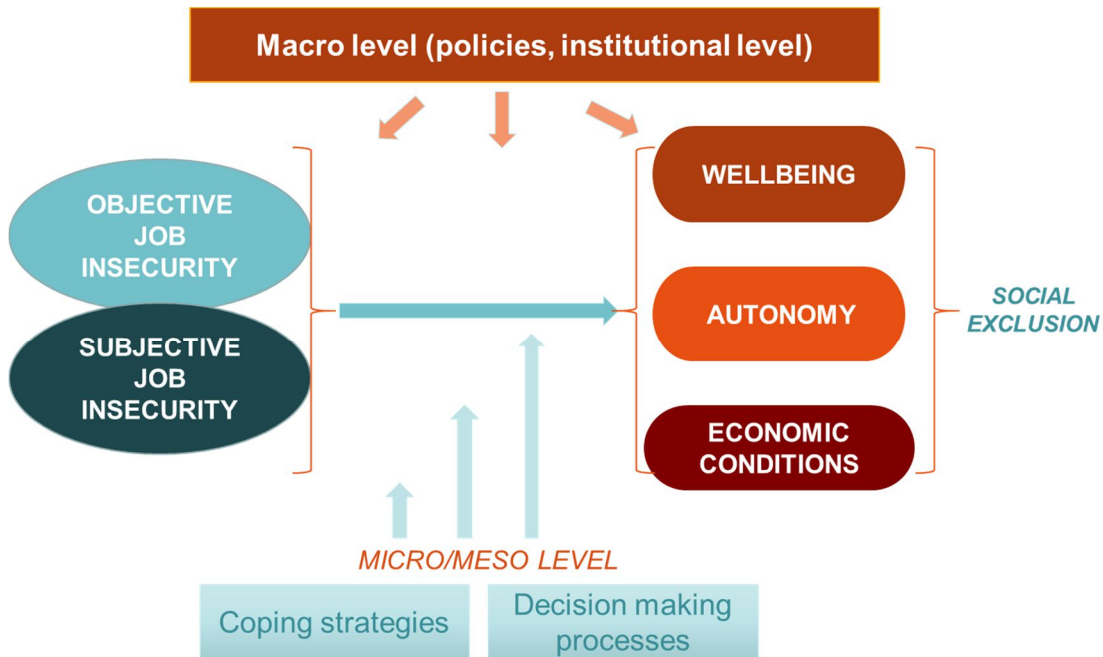
Sonia Bertolini (University of Turin)

Young people across Europe increasingly experience labour market exclusion in terms of periods of unemployment and episodes of not being in employment, education or training (so called “NEET”). Moreover, if young people actually find a job, they often face insecure labour market positions in terms of temporary and precarious jobs (Baranowska, Gebel 2010). Despite the fact that aggregate effectiveness of youth labour market integration varies substantially across different contexts in EU countries (Saar, Unt, Kogan 2007), concerns have been raised whether the crisis has produced a “lost generation” of young people (Bell, Blanchflower 2011), which will have detrimental effects for the social integration of our societies. Young people’s feelings of marginalization may stem from different sources, not only in terms of their future employment status but also concerning other life domains, such as risks of poverty and material deprivation (e.g. Heyne 2012) and capacity to gain autonomy by delaying the process of leaving the parental home (e.g. Blossfeld et al. 2005; 2011).

The EXCEPT Working Paper *Labour market insecurity and social exclusion: Qualitative comparative results in nine countries* presents the main results of the comparative qualitative analysis of the semi-structured interviews with young people (aged 18-30) conducted in the nine countries involved in the EXCEPT project: Bulgaria, Estonia, Germany, Greece, Italy, Poland, Sweden, United Kingdom, and Ukraine. The object of the analysis is to provide a comprehensive understanding of the consequences of youth labour market vulnerability for risks of social exclusion in Europe, taking into account the consequences of being precarious or unemployed in a crucial phase of life such as the transition to adulthood. At this regard, even if it was not the central topic of EXCEPT project, the meanings of being an adult was an emerging theme of the empirical results of the project. The focus of the qualitative analysis is on the young people's narratives, their meanings and feelings and their ways of coping with the effects of job insecurity and unemployment on some specific aspects of their lives, which could bring them to social exclusion. Therefore, the interweaving of the objective and subjective job insecurity and the autonomy, health and well-being, socio-economic conditions of young people was studied, and the subsequent effects on social exclusion was thematised (Fig. 1).



Figure 1 The levels of analysis



The job insecurity is considered in its objective and subjective dimensions. We have taken into account the working status of each interviewee: unemployed or employed, and in this case, the type of contract, distinguishing fixed term and atypical ones; some NEET were involved in the research. Moreover, the worries about the working status are investigated in the interviews, allowing us to keep information on subjective perception of insecurity also among young people that share the same position on the labour market. Job insecurity in these two dimensions could have an impact on health and well-being, socio economic condition in the present and in the future, and autonomy of young people. These are the three aspects we consider in order to analyse the risk of social exclusion, following an incremental path of analysis that will be explained and developed all along the whole report. Furthermore, in a comparative view, the youth narratives are framed in the contexts in which young people live. On one hand, the analysis takes into account the differences of the institutional contexts among countries at macro level, and on the other, the coping strategies and the decision-making processes are investigated not only at micro but also at meso level, considering the turning on informal social support from parents or peer groups for example.

Finally, it is important to note the way we take the macro level into account. The groups of countries according the institutional context, in the first part of the report, refer to the literature on youth policies, in particular Active Labour Market Policies, Passive Labour Market Policies, housing policies and income support measures. In the following parts of the report, the groups of countries emerge from the analysis of the interviews regarding the main issues of EXCEPT project: we have used a bottom-up approach by identifying



similarities and differences in interviewees' experiences, feelings, and coping strategies in the different countries. For this reason, the groups of countries can be different both from those mentioned in the Institutional context as between the thematic sections themselves.

This work is the final output of an intensive and complex process started three years ago, structured in different subsequent steps:

- i) the common definition of the tools among the qualitative researchers involved, in particular the outline of the semi-structured interview, the national sampling plans, the codebook to codify the transcriptions of the interviews, and the outline of a synopsis to summarise the main issues of each interview;
- ii) the fieldwork in the nine countries in order to collect 386 face-to-face semi-structured interviews with young people who are experiencing job exclusion and labour market insecurity;
- iii) the analysis of the interviews in each country and the redaction of the national reports on the three main issues of Autonomy, Health and well-being, and Socio-economic consequences, and of the national reports on Social Exclusion.

The working paper is based on the comparative analysis of the national reports on Autonomy, Health and well-being, and Socio-economic consequences in each country; besides, synopses are directly used when the necessity to go deeper into some issues arose, and the report on Social Exclusion is reported and taken into account in the Concluding remarks.

Therefore, the results presented in the working paper allow to have a meaningful view on some relevant mechanisms and patterns of social exclusion, from which observations and suggestions directed to policy-makers in order to better understand the condition of European youth arise.

The working paper is organized as follows:

The first two introductory paragraphs refer to the research in a more comprehensive way. **Methodology** describes the steps of the comparative-qualitative analysis and accounts for the main decision about the research process. **Overview: From school to labour market: comparing and contrasting paths towards autonomy across the countries** describes the final total sample, highlighting the educational and working paths of the young interviewees and their status with respect to autonomy, focalising on both housing and economic autonomy, that is living or not with parents and maintaining themselves without any formal or informal financial support. Finally, the paragraph on **Institutional Aspects of EXCEPT Countries** presents some characteristics of countries involved in the analysis from the point of view of some policies directed to support young people, regarding the main issues of the EXCEPT project: labour market, housing, income support, health and well-being. Each thematic section goes deeper on the specific issues



of Autonomy, Socio-economic consequences, Health and Well-being and Social Exclusion, while the final conclusion resumes the main findings of each section and suggests some general remarks.

PART I - Thematic section on Autonomy goes deeper into the issue of Autonomy, considering three dimensions: housing, economic and psychological aspects. In this part, an introduction with the definition of these concepts and the theoretical framework is provided, then the analysis of the interweaving of job insecurity and unemployment and the three dimensions of autonomy from the young people's point of view are analysed, focusing on their meanings, feelings, and coping strategies. Finally, the young people's perceptions of policies are voiced. The last paragraph summarises the main results of the thematic section and tries to link the different dimensions of autonomy.

PART II - Thematic section on Socio-economic consequences analyses the socio-economic conditions of young people who face job insecurity and unemployment, from the youths' point of view. The economic effects in a short and long term view are highlighted, as are the social conditions of young interviewees, then the coping strategies are reported, including the use of policy measures.

PART III - Thematic section on Health and well-being focuses on the young people's point of view with respect to the meanings, risk factors, and coping strategies related to the issue of health and well-being in relation to the experiences of low labour market attachment.

PART IV - National Reports on Social Exclusion collects the national Social exclusion reports of each country, in which the risk of social exclusion for country specific groups that emerges from the analysis is specifically assessed.

Finally, the **Final remarks** provides some observations and suggestions directed to policy-makers in order to improve the measures to help young people deal with the consequences of job insecurity and labour market exclusion with regard to social exclusion, taking into account their dimensions of autonomy, socio-economic consequences, and health and well-being.



B) Methodology for comparative report

Magda Bolzoni, Valentina Moiso, Rosy Musumeci (University of Turin)

B1) Building the tools

- As stated in the *D3.3 A methodological report*, the organisation and analysis (before this the collection) of this vast (386 qualitative interviews) and rich empirical material required the construction and adoption of common tools (e.g. Interview Outline, Sampling Plan, Codebook, Synopsis) and sophisticated and shared methodological and conceptual apparatus and procedures among all the 9 EXCEPT country teams. This complex process allowed us to build common and shared tools through a participatory process that involved all the WP3 teams driven by the UNITO team.
- Coded interviews and synopses were the data-sources for the country reports, and synopses and country reports for the comparative (thematic) reports.

The real name of each interviewee was substituted by an alias, that is invented pseudonym for privacy, and each interview was collected and transcribed in each country in its original language. All the team followed the same transcription guidelines, therefore the same signs and symbols, to indicate the way the interviewee pronounced words and phrases (for example, to indicate he/she was smiling while speaking) and other aspects of the non-verbal communication¹.

- For each interview we prepared a synopsis in English; precisely each of the 9 national team prepared the synopses of the interviews conducted in its country: the synopsis was a short report of each interview and contained information and quotations taking into account interviewee experiences, coping strategies, feelings and points of views. The synopsis template and codebook that everyone used to identify relevant quotations were constructed by means of a process aimed at making the most of the theoretical and methodological traditions and the competences of all the multidisciplinary teams in the EXCEPT project. Each of them contributed to the process and enriched it with different concepts. The construction process of both the synopsis and codebook was collaborative, shared and intersubjective among the partners, starting from a draft elaborated by the UNITO team in cooperation with the AUTH team.
- The result was a common and simple synopsis template and codebook built up together with all of the teams. A meeting was also devoted to the training of researchers on coding interviews and implementing synopses. The codes of the

¹ These “general transcription guidelines” are enclosed in the Deliverable D3.3 “A methodological report”, Annex 1b, (page 33)



codebook reflected themes and concepts included in the synopsis template (and vice versa), which, in turn, reflected the themes of the interview outline.

- Specifically, as written in *D3.3 A methodological report*, the shared codebook was characterised by three different types of codes (“*thematic*”, “*cross-thematic*” and “*qualifying*”) with different functions that were conceived in order to be combined and used together. The function of the thematic codes was to identify the thematic area that a certain quotation referred to; and cross-thematic codes were used to specify the issues addressed/developed within each theme, in the quotation. Finally, the last type of codes, the qualifying codes, aimed at qualifying, from the point of view of the interviewee, their experiences, judgements, feelings and meanings as positive or negative, and as formal or informal (e.g. the kind of support they received and the strategies adopted to cope with past/present economic and working difficulties and health problems)².
- The synopsis template was organised in the following boxes:
 - a. Interviewer’s notes
 - b. Short biographical profile
 - c. Education and training
 - d. Work
 - e. Health and well-being
 - f. Autonomy (housing, economic, psychological)
 - g. Socio-Economic consequences
 - h. Policies
 - i. Informal social support
 - j. Future
 - k. Cumulative disadvantages and social exclusion/inclusion

As agreed during the EXCEPT Bamberg meeting in February 2016, the average length of the synopsis for each interview was between 3 and 5 pages.

- The first step of this process was to write the synopsis of each interview. Summarising and coding the interview went in parallel: researchers read and summarised the interviewee’s narrative and description of relevant events/issues in each section of the synopsis template, and then re-read the interview to code it (e.g. by means of Computer Assisted Qualitative Data Analysis Software) using the codes provided and the emerging/country specific ones. Then, the most relevant quotations were inserted in each box after the summary in the synopsis

² The codes for the three specific themes (well-being, autonomy, economic consequences) are based on the issues emerging both from the literature and from the reading of the first interviews conducted during the process of interviews implementation. Moreover all the teams had the possibilities to add codes “emerging” from the reading of the interviews over the codes established in the way described (that is literature and reading of the first interviews).



according to the topic to be developed. Quotations clarified and integrated the summary, especially adding the point of view of the interviewee, highlighting how they shaped their life events and experiences, as well as the consequences of labour market exclusion and job insecurity in the various spheres of life.

- Based on the synopses of each interview and the report outlines provided by the Italian and Greek teams, each country team wrote a country report on each theme (Autonomy, Health and Well-being, Socio-Economic Consequences) and focused on its national institutional and cultural context where the analysis of the interviews was reported, and transcribed in the original language, and the synopses in English.

B2) Samples

The qualitative comparative research is based on the analysis of 386 interviews conducted in 9 EXCEPT countries. This paragraph gives an overview of the main specificities and similarities among the samples of interviewees in each country. According to the common sampling strategy (D3.1 “Overall survey and sampling strategy”) in each of the 9 countries involved in the EXCEPT project, at least 40 face-to-face qualitative interviews with youth were conducted compliant with common criteria.

These were to:

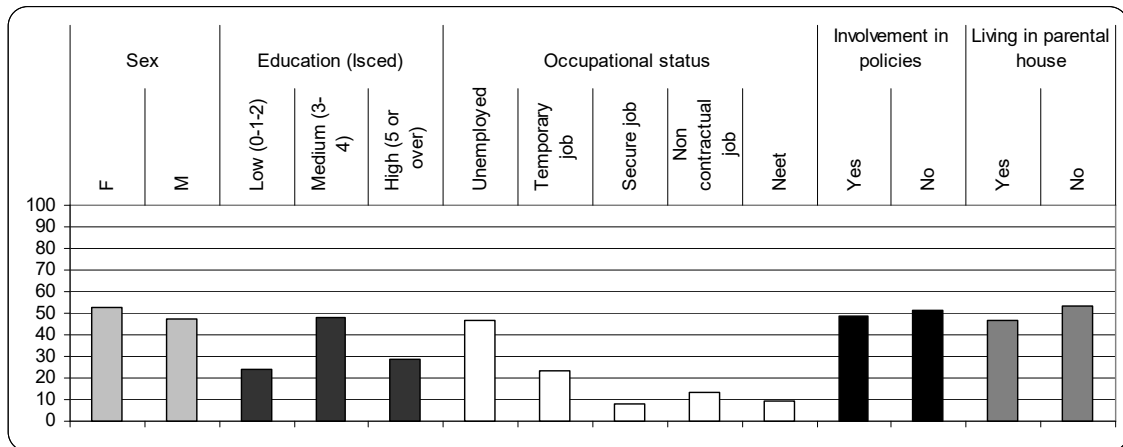
- interview young people aged 18-30, but to oversample the age group 18-24, in one of the following occupational conditions: temporary workers, unemployed, NEET and non-contractual workers but including some successful stories (youth with permanent jobs) in the national sample
- include all the educational levels, but oversampling low educated people
- include at least 20 young people involved in policies (active and passive labour market policies, Youth Guarantee Programme, Employment Offices services, Income support, programmes for disadvantaged youth and so on)
- balance the sample well from a gender point of view
- include ethnic minorities and/or migrant groups
- at least two different areas (for instance big cities and small towns or villages or rural areas) with different characteristics regarding structural indicators such as: employment and unemployment rates for young men and women, share of population below the poverty line, proportion of low-educated young people, long-term unemployment rate³. At the same time, specificities of each country were taken into account identifying risk groups and oversampling specific categories, as identified in D1.5 “Guidelines for construction of risk groups” (WP1: NEET, immigrants, disabled individuals), in each National Sampling Plan.

³ In the selection of the areas, all partners have taken into account the territorial cleavages relevant in each country.



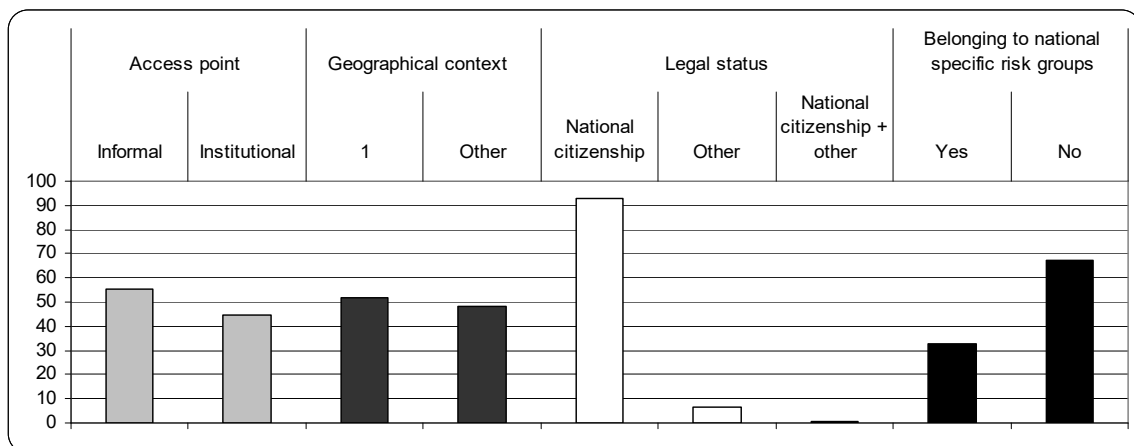
The result was a sample with a common and comparable basis but also carefully aimed at national specificities. 386 interviews were carried out in the period November 2015- November 2016. In Figures 2 and 3 here below, the main characteristics of the young people involved in the qualitative research are outlined.

Figure 2 Interviewees by sex, educational level, occupational status, involvement in policies and living conditions – %



Source: Our elaboration on the national overviews of the interviews. Percentages were calculated net of missing information.

Figure 3 Interviewees by access point, geographical context, legal status and belonging to national specific risk groups – %



Source: Our elaboration on the national overviews of the interviews. Percentages were calculated net of missing information.

- As can be seen from the Figures above, the sample covered a wide range of disadvantaged (at risk) people, as planned: they constituted one third of the overall EXCEPT sample. NEET represented 9% of the total sample, unemployed 46%, and youth with precarious jobs (temporary or non-contractual) one third. There were also some permanent workers since the WP3 research teams, on the suggestion of the TLU team, decided this could be useful to disentangle



successful trajectories from precarious to permanent jobs and to individuate protective factors against social exclusion and labour market exclusion. 49% of interviewees were involved in policy measures (active and passive labour market policies, Youth Guarantee Programme, Employment Offices services, Income support, programmes for disadvantaged youth and so on). About one third of the overall sample of young interviewees in the 9 countries was tertiary educated, about 47% had secondary-level education and a quarter low-level education, with significant differences between the national samples in certain cases. In particular, in the Ukrainian and UK samples tertiary educated people were over half; in the German and Estonian samples, the situation was the opposite, the greater part of the sample being low educated (55% and 44%). In all the other cases, the larger group in the national sample was that of young medium educated.

Moreover, in the Figures below, three countries out of nine conducted more interviews than the agreed target of 40: Bulgaria 43, Estonia 53, and Italy 50. All the national samples were well balanced from a gender point of view but in two countries, Bulgaria and the UK there was some overrepresentation of female interviewees. People involved in targeted policies were less than the [agreed] half of the sample in the UK and a quarter in Sweden. There were no interviewees with successful stories in two countries: Greece and Sweden. For many countries, as declared in the D3.3 A methodological report *“one of the main difficulties in the fieldwork was to reach the young people with a low educational level because of national rules, which was partially overcome by institutional channels (in sampling), and to reach NEET”*. Concerning people involved in the sample who belonged to risk groups, in all countries except two (Poland and Ukraine), part of them were immigrants or people of ethnic minorities; in five countries (Bulgaria, Estonia, Italy, the UK, Sweden) NEET; in two cases (Greece and Germany), unemployed people; in two countries (Poland, and Sweden) youth with physical and mental disabilities were a part of the national risk group; in others, motherhood experienced in *“particular”* conditions exposed youth to major risks of social exclusion such as single mothers in Ukraine and young mothers in the UK. In single cases, other groups that were part of the national risk group were in Greece, youth with secondary-level education; in Germany low-educated youth and young people without apprenticeship or vocational training; in Ukraine the ex-combatants; and, in the UK, youth in foster care.



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Table 1 Samples at a glance

	AUTH	BAM	IBE	ISSK	KEI	KENT	TLU	UMU	UNITO
Fieldwork (from contact to interviews)	8 months (Nov. 2015-Jun. 2016)	8 months (Nov. 2015-Jun. 2016)	9 months (Nov. 2015-Jul. 2016)	8 months (Dec. 2015-Jul. 2016)	9 months (Nov. 2015-Jul. 2016)	13 months (Nov. 2015-Nov. 2016)	8 months (Nov. 2015-Jun. 2016)	13 months (Nov. 2015–Nov. 2016)	11 months (Nov. 2015–Sept. 2016)
Number of interviews (at least 40)	40	40	40	43	40	40	53	40	50
People involved in targeted policies (at least 20)	21	20	20	21	20	17	29	11	27
Gender (balanced)	Ok	ok	ok	ok (little over representation of females)	ok	ok (little over representation of females)	ok	ok	ok
Age (18-30)	Ok	ok	ok	ok	ok	Ok	Ok	ok	ok
Occupational status*	ok but not successful stories	ok	ok	ok	ok	Ok	Ok	ok but not successful stories	ok
Education levels#	Ok	ok	ok, but not ISCED 6	ok	ok	Ok	Ok	ok	ok

* including temporary workers, unemployed people, non-contractual workers, NEET and some successful stories

including ISCED 0-2, ISCED 3-4 and ISCED 5-6.

Source: D3.3 – Methodological report on the qualitative interviews in each country, page 47.



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Table 2 National specificities

	AUTH	BAM	IBE	ISSK	KEI	KENT	TLU	UMU	UNITO
Geographical context (at least 2 areas)	Thessaloniki, rural areas of Central Macedonia, Corfu (Ionian Islands), Volos, Kavala and Alexandroupoli (Central-North Greece).	Bavaria, Baden-Wuerttemberg and Hamburg; North Rhine-Westphalia, Saxony, Saxony-Anhalt.	Warsaw, Łódź; smaller towns/rural areas.	City of Montana (Northwestern region) City of Sofia (Southwestern region).	Ternopil, Kyiv, Cherkassy.	London, County of Kent, County of Yorkshire and Humber.	Tallinn and Tartu; South-Eastern counties and Ida-Virumaa.	Umeå, Skellefteå, Stockholm, rural areas of Northern Sweden.	Turin (Piedmont, North-West); Catania (Sicily, South).
Recruitment channels (formal/informal)	Formal: local Career Counselling services. Informal: snowball sampling.	Formal: employment offices, associations; training institutions. Informal: social networks, snowball sampling.	Formal: Institute of Educational Research and Poviát Labour Office, Single Mother House. Informal: snowball sampling.	Formal: National Employment Agency, local NGO. Informal: professional recruiter, informal contacts.	Formal: employment centres, educational institutions. Informal: social network, public places, snowball sampling.	Formal: associations, local job centres, charities, colleges. Informal: snowball sampling, social media.	Formal: unemployment insurance fund; local social workers; associations. Informal: university mailing list, snowball sampling.	Formal: labour market programs. Informal: informal contacts, snowball sampling.	Formal: employment offices, associations, training institutions, vocational schools. Informal: social networks.
National risk group	Unemployed, secondary educational level, immigrant groups.	Unemployed, lower secondary education, no apprenticeship/vocational training, immigrant groups.	Physical and mental disabilities.	NEET, ethnic minority groups (especially Roma).	Ex-combatants, disabilities, single mothers.	Youth in foster care, teenage/young mothers, NEET, ethnic minorities.	NEET, ethnic minorities.	Disabilities, young mothers, NEET, ethnic minorities.	NEET, immigrant groups.

Source: D3.3 – Methodological report on the qualitative interviews in each country, page 47.

B3) Comparative qualitative analysis

The last phase of Wp3 consisted of the analysis of the empirical material in a comparative way, starting from the tools we collected during the entire qualitative research process.



We used the synopses and qualitative national reports on the three topics (Autonomy, Health and Well-being, Socio-economic consequences).

We decided to use a down-top approach, starting from the voice of young people. In this way, some topics emerged from the youth quotations.

The Unito team worked on the part on autonomy, and the Auth team on economic consequences and health and well-being.

In our analysis, the main axis in these cases was topics, subtopics and countries. The aim was to understand the feelings and mechanisms inside the specific institutional contexts of similar groups of young people with similar goals and similar phases of their life in which they became adults and faced important issues, like leaving the parental home, finding a job, managing money, planning a future and facing problems of well-being in this delicate and important phase of their life. Other parts of the project allowed us to reconstruct the institutional context (WP2) in which young people acted and the macro relations among variables (WP5, 4 and 6 quantitative analyses).

The method used for the analysis of the interview data in each country was thematic analysis, which is a categorizing strategy, a process of encoding qualitative information. Thematic analysis involves the searching across a data set (i.e., a number of interviews) to find repeated patterns of meaning (Boyatzis 1998; Braun & Clarke 2006; Grunow & Evertsson 2016). In order to identify themes (and subthemes), researchers of the EXCEPT Project were advised (a) to use both an inductive (bottom up) and a deductive (top down) way, that is, to rely both on the data (what the participants/individuals actually say) as well as on theory; (b) to use both a semantic approach (which means look at the explicit, surface meanings of the data) and a latent approach (that is, to examine underlying ideas, assumptions and conceptualizations); and finally (c) not to rely exclusively on certain questions from the interview guide.

Based on the above, the basic categories/themes that emerged in the national reports for well-being and health as well as for the socioeconomic consequences of unemployment were also followed in the two comparative part of the report prepared by AUTH teams and the categories/themes emerged for autonomy are the basis for the comparative part of the report prepared by UNITO team. The aim was to critically compare and discuss the experiences and self-perceptions of youth among the nine European countries in order to come up with similarities and differences.

Concerning the process, at the beginning, researchers read the 9 national reports on one topic, and then shared the reading of various national reports and used the synopses to integrate the contents. They used the criteria of saturation of topics with reports, text and quotations, and synopses. All the topics and subtopics emerging from the interviews were inserted in the outline of the comparative reports. In the last phase, all national reports were read again, but transversally to the reports and country, looking at specific topics in a comparative way. A table of topics and countries was created in which that topic was developed.



Some topics emerged in some countries but not in others, and the researchers decided to respect the fact that people solicited by the same stimulus, and questions on the interview outline, reacted in different ways, interpreting this as a specificity of that country. This could be linked to the cultural or institutional national context.

Then we analysed specific quotations of young people of each country relative to the different topics or subtopics, looking at the decisions and social mechanisms and feelings of young people, building groups of countries/cases on specific topics based on the common feelings of young people.

In the conclusions, we tried to reconnect these results with the institutional context of the countries, the macro level in which young people make decisions. This allowed us some considerations regarding policy recommendations.

The picture that emerged was very complex and rich. It illustrated the feeling and dynamics among different types of variables.

The challenge was the large quantity of material and the way to organise it. The use of tools and the establishment of a common procedure among researchers helped us in this analysis.



C) Overview: From school to labour market: comparing and contrasting paths towards autonomy across countries

Valentina Moiso, Rosy Musumeci (University of Turin)

C1) Interviewees' educational and working trajectories in the 9 countries

Criteria for reconstructing educational and working paths

This paragraph summarises the main features of the interviewees' educational and working paths across the 9 EXCEPT countries. In reconstructing and describing these paths, we considered them as sequences, highlighting the main turning points. In particular, to reconstruct the interviewees' educational and working paths retrospectively, we looked at some aspects and elements of both as they emerged through the interviews. Some of the common aspects and characteristics that the 9 EXCEPT countries took into account in order to reconstruct interviewees' educational and working paths are summarised below.

Educational path:

- type of educational path
- subjective reasons behind choices
- qualitative characteristics of the educational path and length (Were there interruptions in the interviewees' course of studies or change of courses, e.g. for what reasons? How many experiences? Is the path rich with educational experiences or not?)

Working path:

- length of the working path (How many years in the labour market from the first job/search for the job? Are they long or short?)
- density of the working path (interviewees have many experiences or not)
- coherence with the educational path/level
- internal coherence of the working path (interviewees' past jobs are coherent or not)
- the quality of the working path (based on income, e.g. type of contract, kind of job, are they qualified jobs)
- coherence with the ideal job
- overlapping of periods of work and periods of education

When analysing the educational and working paths, what had to be taken into account was that, according to previous studies, there were motivations linked to a kind of "double uncertainty", "internal" and "external" to the individual explaining their individual choices in the educational and working transitions: on the one hand, there was great difficulty in understanding both personal attitudes and desires ("what one wants to study, what one wants to become in life") and the inability to recognise their own capacities (what one is good at); on the other, there was great difficulty in understanding the concrete



occupational opportunities linked to their hard-earned educational choices (especially when the study course was poorly professionalised), which meant that the individual had to have regarding the capacity to understand clearly what the characteristics of the labour market were and the requests in terms of professional figures (see Cavalli, 1996 for Italy). Individuals were required to have not only the capacity to understand the characteristics of the labour market and its requests when they chose their educational/training paths but also the ability to foresee how a company's requests change over time till the end of their studies. In a flexible labour market where changes happen rapidly, it was possible that a certain degree (which seemed a good choice at the beginning) could be “*outdated*” or resulted “*anachronistic*” in the very moment one obtained it. In addition to this, the labour markets could appear as an opaque entity (ibidem). Many young people seemed to ignore the real characteristics of the labour market.

This situation of choices under “*uncertainty*”, of not having a clear idea or being indecisive about what one would want to do in the future, were reported with regard to many EXCEPT country samples (Italy, Ukraine, Sweden, Bulgaria, Estonia, Poland). In the Ukrainian report, the following was stated: “*many young people are a bit lost [...] others are trying to find a job they would like to devote themselves to in their lives*”. In certain cases, as reported in the Bulgarian report, to cope with this uncertainty some young people decided to navigate to what they wanted to engage in. This uncertainty could imply difficulties with the integration into the labour market for young people (as said in the Ukrainian report).

An emblematic case of chaos in intentions, the inconsistency of decisions on the future with respect to education, was that of Ivan (see Bulgarian report):

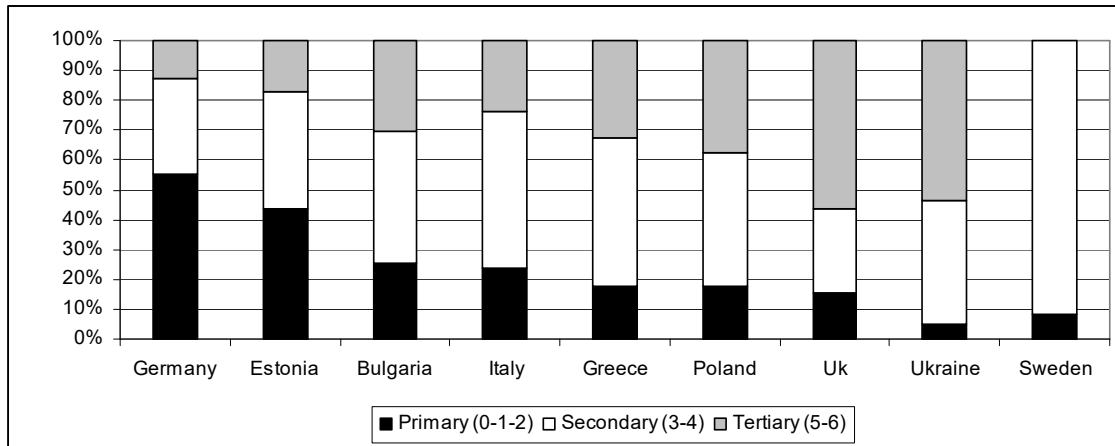
“And I graduated from High School. Then I decided to study, but at the last moment I decided that I want to go abroad. I refused to study in Bulgaria. Now again I decided that I want to study in Bulgaria and next year will study “Business Management” (Ivan, 19, M, ME, U, BG).

Educational paths

Starting from the **educational paths**, as we saw in the previous section, according to the national overview of the interviews, about one third of the overall sample of young interviewees in the 9 countries (N=386) was tertiary educated, about the 47% had a secondary level of education and a quarter a low level of education (see Figure 1 in the paragraph “*Samples*” in the present D3.6), with significant differences among the national samples in certain cases. For example, in the Ukrainian and UK samples, tertiary educated people were over half. In the German and Estonian samples, the situation was the opposite; low educated (55% and 44%) were the greater part of the sample. In all the other cases, the larger group in the national sample was that of young medium educated.



Figure 4 Interviewees' educational level per country (%)



* Countries were sorted from those with the highest share of low-educated interviewees in their sample (Germany) to those with the lowest (Sweden). Percentages were calculated net of missing information. For the UK and Ukraine, one piece of information was missing, for Sweden 3.

Source: Our elaboration on national overviews of the interviews.

For what concerned the type of study courses in the greater part of the country-cases (Italy, the UK, Bulgaria, Greece, Poland, Germany, Sweden) the most frequent study courses (not the only ones like in the Polish sample) in both tertiary and secondary courses were in Social Sciences and Humanities. Only a minority had high school diplomas or university degrees in more technical fields (mechanics and engineering), and 'janitor-training', healthcare, or childcare. In all the country cases (affirmed in the national reports), these were fields not generally associated with strong 'employability' as compared to the more technical fields (see for example, Franchi 2005 for Italian case). In fact, they were degrees often poorly professionalised as they did not offer, clearly and immediately, the individual "smart" professions, and had less chance of employability in the labour market with respect to study courses in the so-called "strong" disciplines (engineering or IT).

Even if the unemployment of graduates was huge and seemed to affect the so-called strong sciences (for the Greek case, see Karamessini, 2010, 2015), it led to the phenomenon of the "brain drain". Only a few interviewees, in both the south European countries of Italy and Greek, earned "strong" university degrees (Engineering, IT and Molecular Biotechnology).

Most of the interviewees had attended one or more training courses and internships in companies, organisations or department stores in their life after or during upper secondary school or university and, in some cases, these experiences reached a consistent number (as in the Italian case). These training experiences concerned a wide range of areas spanning the courses aimed at improving linguistic and computer skills, and more specialised courses in many areas (fashion, hospitality, tourism, as in the Italian sample, or childcare and healthcare services in the Greek one). In other country-cases, the respondents who at some point had experienced unemployment had taken



part in employment-related courses through the employment office. In this case, the courses often concerned training in writing a CV. In several cases, among the Italian and Greek samples, interviewees complained about the fact that many post-graduate/training courses seem to be self-financed and therefore financial reasons inhibited or postponed participants' plans for further education/training e.g. Gaia (25, F, U, ME, IT).

"I always had to pay to attend these courses; none of them was free or financed by the State, a part from the public school, but this is obvious. So I have had to spend money".

In some country-cases (such as the Italian and Estonian samples), many interviewees did not have "linear" educational paths. Their school-careers were fragmented and characterised by interruptions/dropping out of school and/or changes in the study courses they were enrolled in. In other ones, like the Swedish and UK cases, almost all respondents had taken up linear educational paths. Among the causes behind the interruptions and changes the interviewees referred to, the lack of effective orientation in the choice of the "right" study course in the crucial phase between lower secondary and upper secondary school and, from this, to university was recurrent in some interviews. One reason behind the choice of some interviewees (as in the Italian sample) to change their study course, quit altogether or stop with a low or medium level education, was linked to the belief that the choice not to continue in education would allow them to find a job quickly. Youth believed education, especially a high level of education, was not much appreciated in the labour market (and thus the underlying idea that studying was a waste of time).

Among the reasons for changing study courses or interrupting them, we found a variety of reasons in the overall sample. In the Italian case, they varied according to the level of education. With regard to university courses, the reason to quit or change was often because they were not really interested in the course previously chosen and, in the case of high school, the choice of not going to school anymore or changing a course was motivated in the interviews by the fact that (like in Elena's or Aurelio's cases) they were not comfortable with their classes. In addition, economic reasons and the need to work, as well as school problems, were related either to low educational performance (failing classes) or (disobedient) behaviour followed by penalties (expulsion from school). These were some of the reasons mentioned by the interviewees, which led to the decision to quit school or university. This was the case of lowest educated Greek interviewees. Another reason was the difficulty to manage the stress associated with studying, or the lack of motivation to keep studying, as in the Swedish sample. In rare cases (reported among the Swedish samples), the only reason behind the choice to go to university was an instrumental strategy: to gain financial grants for studying.

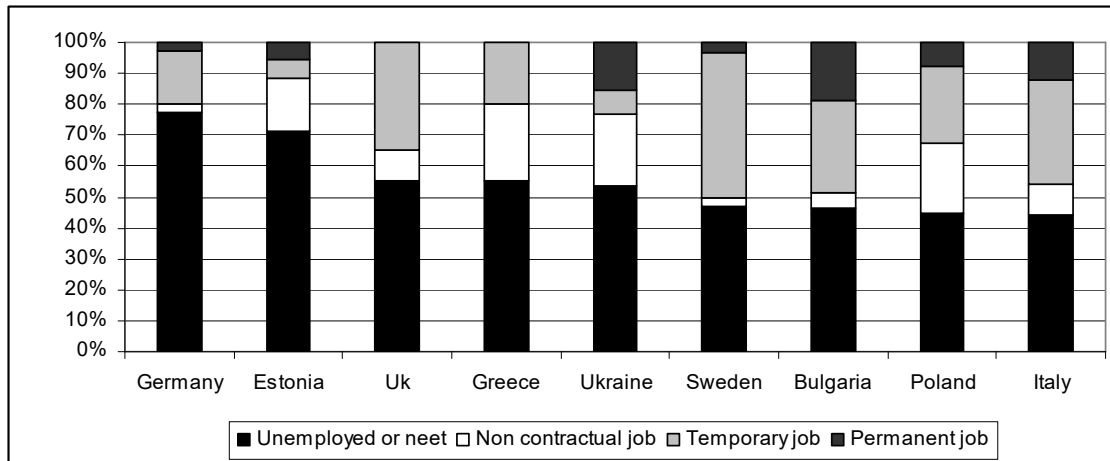
Working paths

With respect to the **working trajectories** in our total sample (N=386) less than half of the interviewees (about 45%) had a job at the time of the interviews; 37% were working with a temporary contract or had a non-contractual job; less than 8% had an open-ended



employment contract (these we defined as the success stories). A large part of the interviewees (about 55%) did not have a job at the time of the interview (NEET or unemployed 46%). Behind these medium values, we found not only similarities but also differences among the national samples as shown in the figure below.

Figure 5 Interviewees' occupational status per country (%)



* Countries were sorted from the country with the highest share of unemployed or NEET interviewees in its sample (Germany) to that with the lowest (Italy). Percentages were calculated net of missing information.

Source: Our elaboration on national overviews of the interviews.

Regarding the **type of present job** among the group of workers in the greater part of the countries, most interviewees were employed in the services sector and often with low (waiter, animator, saleswoman, salesman, gardener, cleaner, car-wash or petrol-station worker) or medium (computer consultant, call-centre operator, elderly care worker, childcare and so on) and qualified jobs as among the Italian, Polish, Greek and Swedish samples, and sometimes medium qualified like in this case. In only a very few cases, the content of the job was highly qualified or of responsibility. In other countries, e.g. Ukraine, the group of workers doing qualified jobs (microbiologist, writer, psychologist, factory director, photographer, teacher, shop owner, chief editor, restaurant owner, singer, construction chief or construction business owner, innovative economy teacher at university, chef, NGO worker) was greater (at least a third).

In many cases, the interviewees worked full-time but only a small group of young people worked part-time; some did this formally, having a part-time labour contract but then concretely put in more hours than the hours on their employment contract. In most cases, the net income earned was low with respect to the National average (as in the Italian case). In some country-cases, like the Greek sample, the low pay obliged the young interviewees to do more than one job.

With regard to human capital resources, the qualifications obtained by the respondents were often incongruent with respect to their current profession in the Italian and Greek



cases; in this last case, only a small number of youth with tertiary education (4 out of 12) worked in jobs related to their studies.

If these were the main characteristics of the current job of the interviewees who were employed at the time of the interviewees, what could we say about the configuration of the overall previous working trajectories of all 386 young interviewees (those interviewees employed at the time of the interviews and those who had no work)?

First of all, we could say that a common aspect of many interviewees' working paths was their "non-linearity" compared to the "typical" working career of the past decades. So far in their lifetime, many interviewees (some quite young) had experienced many occupational conditions (employed, unemployed, inactive) passing from one job to another, and often experiencing "grey" areas, or "intermediate" occupational conditions where the boundaries among the occupational categories (working and not working, studying and working) were far from being clearly distinct and separate.

Some respondents were at the beginning of their employment career; others had already far exceeded the stage of first entry into the working world and several had mature careers (sometimes more than a decade). In some cases, their current job was practically the only one they had had – their previous jobs had been one or two at the most, of very short duration, and quite random. In other cases, there were several jobs done, even the interviewees who were very young, as in the Italian, Greek and Swedish samples; among the Swedish samples, especially the respondents who were not studying at university and only had upper secondary education, had a work history comprising several different jobs in different fields, and with different kinds of contracts in terms of working hours and length. Some interviewees also had experiences of working abroad temporarily.

Moreover, especially in the Italian and Greek samples, precarious work conditions and recurrent unemployment constituted common ground for youth having a different occupational status at the time of the interview. Many interviewees (the majority of the participants), including those working with an open-ended contract, had non-contractual jobs and experienced recurrent unemployment at some point in their previous working trajectories. In some country-cases, the period of unemployment experienced was very long; the longest unemployment period experienced was up to 6 or 12 months for the majority of Greek interviewees.

In the greater part of the overall sample, only a few interviewees had *linear upward career paths* (like the Italian and Polish samples). In this group, we found interviewees who had succeeded in obtaining an open-ended labour contract, passing from job to job in the labour market and evolving over time from a situation of instability to one of stability, more rarely through an internal career in the same company. In most of the other cases, the interviewees had, in the best cases, *stable career paths* (in the Estonian sample, this group was about one tenth out of the total sample), not changing very much over the years regarding the level and type of educational and working experiences and occupational conditions, worse *downward career path* or, finally, *circular* or *interrupted paths*. In this last group of interviewees, we found young people with very different



educational and working paths. They were individuals at risk of being trapped in precariousness since the disorder that characterised the educational and working paths of these young people did not allow them to accumulate (on the contrary, this resulted in a waste of) competences and knowledge that could have improved their employability over time. Another type of transition was that of young people who had difficulties entering the labour market; this occurred to 20 out of 53 interviewees in the Estonian sample.

In some countries, the working trajectories of the young interviewees reflected important territorial and educational differences. This was the case in Italy where, among the interviewees living in Catania (in the poorer south Italy), and the low educated (even if it was widespread among young people with higher levels of education), this type of working path prevailed. Something similar happened in other countries, like Estonia, where some interviewees experienced difficulties entering the labour market and had undergone a decline in their careers due to geographical mobility i.e. they had moved to counties or towns where there were fewer opportunities to find something matching their knowledge-skills. In other country-cases, no specific pattern of educational and working paths regarding young adults from different geographical contexts occurred (like Germany). In cases such as the Swedish sample, the working paths looked very different according to the occupational employment status. The respondents who were currently working had work trajectories that looked different from those who were unemployed; those with the least work experience had trajectories unmistakably characterised by disruption and fragmentation. Mostly, these paths comprised spells of open unemployment and participation in labour market programmes or internships, which resulted in sheltered employment (accessible to people with physical and mental disabilities or persons suffering from addiction or abuse) (see UMU report).

In conclusion, as previous studies already pointed out (Touraine 1998; Barbieri and Scherer 2002; Bertolini 2004; Fullin 2004), we again found that it was very important for a young person to have a very coherent idea of what they wanted to do. In particular, it was crucial to develop a subsequent educational and working path. In certain cases, young interviewees were perfectly aware of the importance of having purposefulness and clarity for their own future development in order to construct a successful educational and working path. For example, Poly, a Bulgarian girl, said:

"Gradually, one by one. Everything is a chain, when you make a successful first step of a something you already have security for the second" (Poly, 25, F, ME, PE, BG).

Interviewees with linear, stable or upward educational and working careers were clearly (as claimed in the Polish report) individuals with a strong internal locus of control, who believed that events in their life derived primarily from their own actions, which were characterised by a high level of agency and sometimes quite a high risk factor. Even though in the risky decision-making process, the possibility for the individual to count on a high level of different capitals included social capital and informal support (e.g. a strong network of friends and the family's financial and social support) could make the



assumption possible of the risks associated with certain educational and working choices (this occurred in the Polish sample).

However, this attitude and behaviour did not assure the success of these paths. It was a necessary but insufficient condition because, in some cases, the context and the local labour market were so difficult that simply having a clear idea was not enough. Sometimes being oriented was not enough. With regard to this, many interviewees in the EXCEPT countries seemed to have in common the perception of finding it difficult to receive secure employment or just any employment. This occurred in those countries like Sweden where historically the labour market was not so disadvantageous toward young people. Among the Swedish samples, in particular, this was the foremost case among the respondents without a university degree, and among those who had a degree in Social Sciences or Humanities. It seemed there were exceptions in the German and UK samples, where (especially tertiary educated) interviewees perceived the local labour market as not having such poor opportunities and, for this reason, saw their insecure jobs as temporary and often a normal part of their trajectories, which evolved into more stable trajectories.

Finally, it was important to underline that even if “labour market entry and a successful transition from school to work is of crucial importance for subsequent career chances and risks” (Scherer 2004, p. 369), individual working paths did not always deterministically depend on such factors. In fact, important possibilities to construct successful working paths could come also “outside” the labour market thanks to capacities, abilities and experiences accumulated in life domains different from paid work (for example Volunteering). Moreover, important possibilities to construct successful working paths could depend also on the “fortune”/possibility from the youth to benefit from useful and clever orientation to the labour market and to the “right” strategy for job searching coming from competent persons who had a wide knowledge of the local labour market and its mechanisms.

Sometimes, this effective orientation did not come from employment services (which, on the contrary, are often criticised by the interviewees for their inefficiency – see the Italian case, especially in Catania) but from professional encounters in other life domains. For example, an important role in Dario’s successful job search was made after the suggestion of a teacher, expert in labour market who Dario turned to for advice. He found his current permanent job thanks to the suggestion of his university teacher who told him “*if you want to work in human resources management, try to look for a job in the employment agencies*”. So, Dario did this and found a private temporary employment agency which did not directly offer him a job but found him a training opportunity in a big consortium of non-profit cooperatives operating in the social services and job matching with respect to disadvantaged people.



C2) Housing conditions and occupational status

As regards the living condition of the young interviewees in the 9 EXCEPT countries, 53.2% of the overall sample (N=386) did not live in the parental house at the time of the interviews, while 46.8% lived with their parents (table 3).

If we consider the occupational status, the share of housing autonomous interviewees was greater among the group of people working with an open-ended labour contract (60.7%) followed by temporary workers (55.6% of this group did not live in the parental house) and unemployed or NEET (52%). Among the interviewees with a non-contractual job, the greater part (54%) lived in the parental house.

Table 3 Interviewees' housing conditions according to the occupational status in the overall EXCEPT sample

	Unemployed or NEET	Non-contractual job	Temporary job	Permanent job	Total
Living in parental house	47.1	54	44.4	39.3	46.8
Not living in parental house	52.9	46	55.6	60.7	53.2
Total	100	100	100	100	100

N= 386

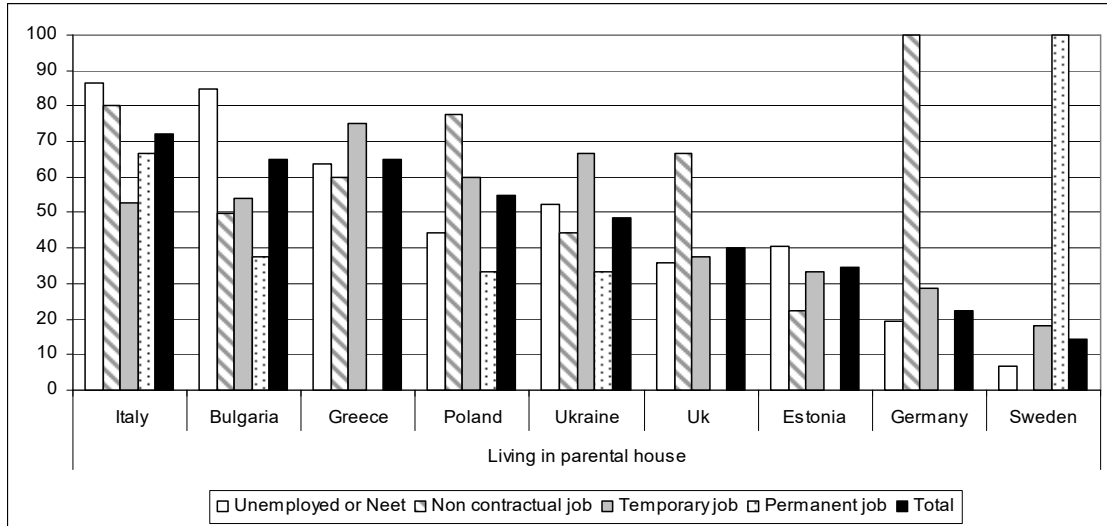
Source: Our elaboration on national overviews of the interviews. Percentages were calculated net of missing information.

Moreover, in this case, the situation was different across the 9 country samples. The country sample with the highest total share of young interviewees living in the parental house (72%) was the Italian sample; on the contrary, there was the Swedish sample with a share of 14.3%; specular the proportion of young interviewees not living in the parental house (Figures 6 and 7). The young interviewees living in the parental house were the majority also in the samples from Bulgaria (65.1%), Greece (65%) and Poland (55%). The youth living in the parental house were less than half in the Ukrainian sample; 40% among the UK interviewees; about one third in the Estonia; and about a quarter in the German sample.

Considering occupational status, the share of interviewees living in the parental house was higher in the group of unemployed people in the following countries: Italy (about 86%) and Bulgaria (about 85%). In the Greek and Ukrainian samples, the highest share of young people living in the parental house was among the temporary workers ranging from 75% in the first case to 66.7% in the second. In the Polish, UK and German samples, the highest share of young people living in the parental house was among the non-contractual workers ranging from the 77.8% in the first case to 100% in the last.



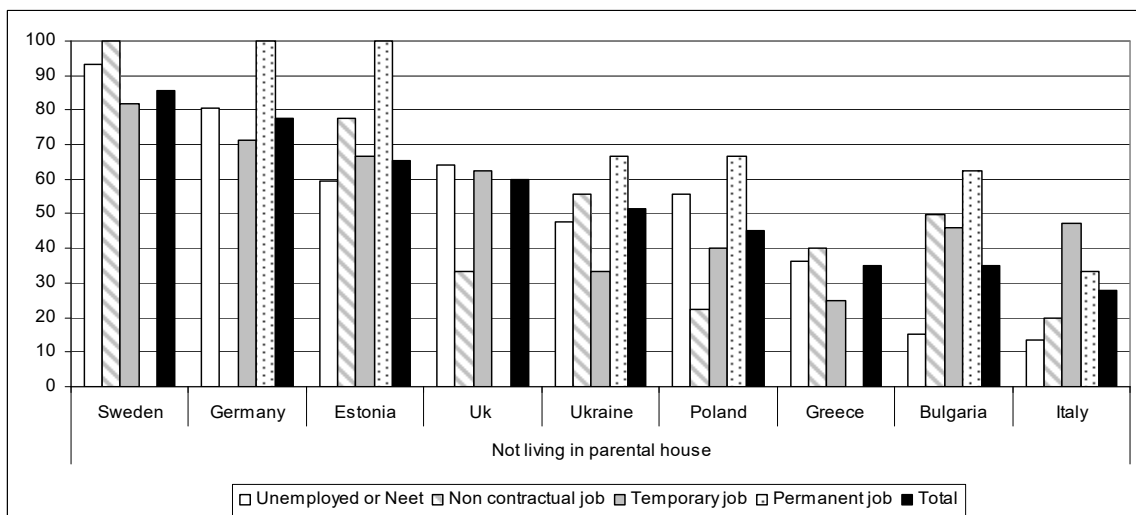
Figure 6 Interviewees living in the parental house according to the occupational status per country*



* Countries were sorted from the country with the highest total share of young interviewees living in the parental house (Italy) to that with the lowest share (Sweden). Percentages were calculated net of missing information.

Source: Our elaboration on national overviews of the interviews.

Figure 7 Interviewees not living in the parental house according to the occupational status per country*



* Countries were sorted from the country with the highest total share of young interviewees not living in the parental house (Sweden) to that with the lowest share (Italy). Percentages were calculated net of missing information.

Source: Our elaboration on national overviews of the interviews.



C3) Economic autonomy of European young people

The working careers of the majority of young interviewees, as the previous paragraphs highlight, present “non-linearity” or even “disorder” and include “grey” or “intermediate” areas of occupational conditions, signals of a low labour market attachment that severely affects a particular dimension of autonomy: their economic autonomy.

To assess this dimension, consideration has been given to family, allowances, etc., endorsing the fact that income *sufficiency* is subjective, in the sense that it depends on the socialization, the socio-economic context, the peer groups, and the desired lifestyle with reference to their own needs (see the Paragraph on Economic autonomy).

We have comparatively analysed the economic autonomy of young people in the nine countries involved in the EXCEPT project, emphasizing emergent characteristics that are common among groups as far as specific features of each country are concerned.

Why does economic autonomy matter? Looking at economic autonomy, as we will see in the next paragraph on Economic Autonomy, allows to better take into account the presence of inadequate income, making the picture of the consequences of job insecurity and unemployment more complex. Moreover, an important result of the comparative analysis in the 9 countries is that economic and housing autonomy are not one and the same thing. Economic autonomy status emerges as a sort of direct effect of job insecurity and unemployment that has to be taken into account in analysing the effect of insecurity and unemployment on housing autonomy, given the institutional context.

These interactions are described by some configurations that have emerged in all the countries:

- young people can lose and get back their economic autonomy several times and to different degrees, for their work status is not clearly defined in most cases;
- losing economic autonomy when they are seeking housing autonomy is a common worry that youth face with different strategies also depending on the institutional context;
- economic autonomy is certainly strongly linked to salary instability and inadequate income, but the consequences of a lack or loss of economic autonomy can be balanced by an appropriate welfare system or by parental support;
- individual/family behaviour in terms of money management and accounting can be a sort of protective factor against the effects of job insecurity and unemployment on economic and housing autonomy, if a person had the possibility and the competencies to save while he/she worked;
- an inclusive bank system could mediate the effects of job insecurity and unemployment on economic and housing autonomy under some circumstances, but the majority of the young people interviewed perceive debts as a risk and, simultaneously, the bank system contributes to constructing the “institutionalised job insecurity” (Poland national report) in which the majority of youth lives.



In order to go into this issue more in depth we analysed how the youth interviewed assess their own economic autonomy, also in relation to their housing autonomy and the obtained support from family and State.

In the overall sample it is possible to identify three groups in relation to economic autonomy. We stated that economic autonomy is objective and subjective at the same time, because the satisfaction of personal needs requires an individual assessment. For the purposes of having a comparative typology of the young interviewees, we have proceeded as follows: in the two groups at the extreme, fully autonomous and not completely autonomous, having or not having a job and financial support matter. In the in-between group, the subjective and objective dimensions are more interlocked (Table 4).

Table 4 Assessing the economic autonomy of young people

	Objective dimension	Subjective dimension – self assessment
Fully economically autonomous	No turning to formal/informal financial support. Counting on their income (also in form of savings) only.	Fully economically autonomous.
Partially economically autonomous	Turning to formal/informal financial support. Also having an income of their own.	Different degree of feeling autonomous (not totally, or totally but referring to selected expenses).
Little or not at all economically autonomous	Turning to formal/informal financial support. Being unemployed.	Very little or not autonomous.

Fully economically autonomous: this is a group who thought their labour income⁴ was adequate because it satisfied all their needs without having to call upon parental or institutional support. Income adequacy was, therefore, openly stated by the interviewees.

Partially economically autonomous: this is a group who had an income but didn't think it was sufficient to meet all their needs, so they turned to their parents or to State for economic support. They defined themselves as not fully autonomous and explicitly declared they had parental or welfare state support.

Little or not at all economically autonomous: this is a group who had no income and lived on parental support or institutional allowances. Youths who exited the parental home to attend university or enrol in other educational training programmes (i.e., residentially autonomous subjects) belonged to the group. Naming it simply 'not at all economically autonomous' wasn't possible because the vast majority of our interviewees falling into this group thought of themselves as a little or not very autonomous.

Some issues arise from comparative analysis of these groups. In what follows, we point out the two most relevant issues that emerged from the analysis, in some cases

⁴ Actually, no participant reported their capital income, e.g. money from rent; so, it was always labour income in our interviews.



anticipating topics that will be dealt with more in depth in the paragraphs on economic and housing autonomy.

The most important difference among the countries concerns living with parents as a strategy both for fully autonomous and partially autonomous young people, with some differences between the two groups.

1) Full economic autonomy and housing autonomy are not an achievable and stable match in all countries, and overall it requires self-denial.

In Germany or Sweden, fully economically autonomous young people are characterized by a perception of individual financial independence strictly linked with housing independence and it is a final objective of a personal path, reached after also having “experienced insecurities in the past and being dependent on support, but now, through employment or apprenticeship earnings, who are able to handle financial costs and identify needs. All the people in this group have already moved out of the parental home and now live alone or together with their partner in a rented flat. Everyone in this group are in the age group of 25-30 year olds (German national report). It is important to notice that they have a regular income and can pay all costs which might arise with the amount of money they have without any additional financial support: in these cases, there is the match between income and expenses for daily life.

On the contrary, in other countries full autonomy is characterized by insecurity and worries. In Italy some fully economically autonomous youths lived in their parental home, but helped pay for housing expenses like (or even more than) everybody else in the family. They never drew upon family resources to manage their personal expenses. This situation is common also in Greece and can be linked to two different issues:

- worry about job/income loss;
- cultural values about the best way to leave the parental home.

Worry about job loss highlights the link between autonomy and the situation on the labour market: the income is sufficient to cover all their own needs but the job contract is fixed-term, so young people are not sure about sustainability in the future.

More generally, the majority of young people maintains their economic autonomy only with significant efforts and showed high levels of socio-economic vulnerability. Some people in the group were involved in a patchwork of various different jobs which took their time away from important domains such as self-care and interpersonal relationships, while others downplayed economic autonomy and maintained it solely through adoption of lifestyles characterized by sacrifices and self-imposed limitations (see paragraph on Economic autonomy for an in-depth examination of this issue).

“It depends on each person as each person chooses priorities in life, whether these are discotheques, drinking, fast cars, or to have a home, to stay at home. Normal life is when you can cover the costs that you have, when you don’t worry as you enter a store, whether to buy this or buy that, not to have hardships for daily non-luxurious items, the



things that everyone needs to be able to afford...Currently I manage to achieve this.” (Daria, 23, F, HE, PE, BG).

These interviewees have a very narrow meaning of what (economic) autonomy is and allows to do, acquired through the consumption practices within the family and their own life experiences.

2) Partially autonomous people need support, their housing autonomy varies across countries

They have to employ all their energy to reach their objective of autonomy. Unfortunately, and differently from their parents in a lot of countries, their own energy is not enough for such a purpose. Young people can have a relatively stable job and steady income but at the same time *be in* need of some support. But the source of the support they receive varies across countries, and different configurations emerge regarding housing autonomy. In particular, in Italy and Greece partially autonomous people not only turn to their parents to have economic support, but live with their parents. Parents managed and thoroughly took care of all household expenses and at the same time expected their children to save money for the future. It is a really rational strategy in some cases: the main reason most participants who have a job continue to live with their parents is because they don't contribute - or contribute very little - to the household expenses and thus, they are able to save money so as to materialize their future plans, such as buying a home, studying, going abroad (see paragraphs on Housing and Economic autonomy for more on this issue).

“Now even if I could...if I could ((thinking)) ...I can afford financially to live on my own but I know that in a few months, if all goes well, I will be living there in order to do a master's degree, so there is no point, too much money would be spent for nothing, uh for what, in order to stay on my own just for a few months? There is no point, I prefer to stay with my parents, save money and then move abroad...that.” (Kate, 26, F, HE, TE, EL)

Italian and Greek institutions, similarly to other countries as Ukraine, Poland and Bulgaria, recognize and grant unemployment or similar benefits to people whose income is not sufficient only in relation to the stability of their contract. Now, since our interviewees mostly have atypical contracts, they have the experience of a problematic access to social protection. A disturbingly alarming phenomena seems take place in such countries today given the words of our interviewees: young people lack long-term vision: “due to the uncertainty and the insecurity that they experience¹, concerning their financial autonomy but also their future prospects in the Greek labour market, many young people choose to live in the moment and do not make any plans for the future. This is a very unfortunate situation, which limits the dreams and the goals of young people to a large degree, leading them to inactivity while arousing pessimistic thoughts in them” (Greece national report).



“And (...) it depends on the days...meaning that there are some days that none of us will have any money...some days maybe two of us will have...and manage accordingly... some days all of us have money...it happens...grandpa may give...we may win a bet or something...this way...this way we make ends meet. So, we spend our money... instantly...we don't keep anything... and we live...meaning that we live for the moments...if we have money now, we won't think of keeping it and we spend it...slowly within a week. We will have a great day today and afterwards we'll see; we'll figure something out for tomorrow.” (Peter, 19, M, ME, U, EL)

On the other hand, living with parents implies a sort of lack of competencies among young people about how it is possible to manage economic autonomy. Once an individual has achieved their economic autonomy, they actually have to keep it going in the long run through daily money management practices. In short, managing such things as household expenses, bills, traffic fines, unnecessary or frivolous consumer products, savings and investments for the future, requires an individual to have mastered some practice or other to deal with such things over time. But some Italian and Greek young people are simply denied that. Money self-management is a dream they wish to come true once they have acquired full economic autonomy, which, being a long-term goal and not their current situation, is no longer in sight. It must be emphasized that their life situation appeared to make a clean break with past generations and seemed associated with the labour market and welfare system changes taking place in Italy, and the financial crisis in Greece. Therefore, so far very little study has been done concerning all its implications.



D) Institutional aspects of EXCEPT countries

Sonia Bertolini, Paola Torrioni (University of Turin)

D1) EXCEPT countries: differences in the institutional contexts

In this part of the report, we synthesised and analysed the institutional context of the EXCEPT countries. In particular, our aim was to start from the classical welfare state typology and try to identify different groups of countries in relation to the level of social protection offered specifically or, in indirect way, to young people.

The typology of welfare state system is well known. However, even countries inside the same welfare state system can have different levels of protection for young people. In fact, apart from specific policies toward young people (see Youth Guarantees), we are able to distinguish among countries that, even if they are in the same welfare state system, indirectly through the design of labour policies, they more or less promote formal support for young people. An example is the level of protection of income continuity. Welfare state systems that envisage extended and generous unemployment benefit for people looking for their first job and those working with unstable job forms, independently for contributions made, tend to protect more the young people. As we know, this is because in all the European countries, the unemployment rate is high for young people and they enter the labour market mainly through unstable job forms.

In the following paragraphs, we started from the typical classification and we suggested an aggregation based on direct and indirect youth policies.

The EXCEPT project carried out a cross-country comparative analysis of the situation of young people in the labour market and youth's risks of social exclusion in EU-28 and in Ukraine. In addition, an in-depth analysis of nine EU Member States (Bulgaria, Estonia, Germany, Greece, Italy, Poland, Sweden and the UK) and Ukraine was conducted. These countries were chosen to represent varying welfare regimes, which differed in their overall design of welfare state support, social policy and family and gender regimes. Specifically, we selected countries from the clusters of liberal Western welfare states (the UK), social-democratic welfare states (Sweden), conservative welfare states (Germany), Southern European welfare states (Italy, Greece), post-socialist liberal Baltic welfare states (Estonia), post-socialist non-liberal welfare states (Poland, Bulgaria). In addition, EXCEPT pursued a very promising strategy by including countries in its analyses that were not usually considered by comparative assessments, such as Ukraine. This was an unfortunate empirical limitation since Ukraine, as an important country between the European and Russian hemispheres, was a highly interesting country to study.

Overall, we aimed at a balance between Western and post-socialist Eastern European countries. These countries were also selected to represent case studies of countries whose youth labour markets had performed differently in the recent economic crisis. The selected countries differed in their capacities of youth labour market integration, which resulted in different levels of youth unemployment and job insecurity.



In this respect, we oversampled countries that had experienced disastrous effects of the crisis such as Estonia (youth unemployment tripled between 2007 and 2010), Bulgaria and Italy (the rate doubled in both countries between 2007 and 2013), and Greece (youth unemployment increased from 22.9% in 2007 to 58.3% in 2013) (Eurostat 2014). We compared it to the situation of countries that had experienced modest increases but at different levels (Sweden and the UK as countries with modest EU28-average youth unemployment rates and Poland with youth unemployment rates exceeding the EU28-average) as well as Germany with low levels of youth unemployment (that even decreased during the crisis).

Moreover, the EXCEPT countries differed from each other due to the characteristics of the institutional contexts⁵.

For instance, we considered **Labour Market Policies** and, in particular, those concerning the Active Labour Market Policies (ALMP). We were able to divide the EXCEPT countries into three groups, a) Countries with an old tradition or high development of the ALMP (the UK first but also Sweden and Germany); b) Countries with a low level of investment in the ALMP (Italy, Greece and Ukraine); c) Countries with a recent new attitude of development of the ALMP (Poland, Bulgaria and Estonia).

In the first group, we identified countries such as the UK in which the influence of the activation paradigm was more distinctive compared to other developed countries. In the UK, during the 2008 financial crisis, the Labour Government introduced new reforms to deal with rising unemployment problems, particularly among young people. The most significant of these changes was the Future Jobs Fund (FJF), which provided temporary public sector work placements to young unemployed people. Paid at the minimum wage, it was to last for a minimum of six months and aimed to support the transition of young people to sustainable employment. Over the period 2010-2015, the Coalition Government's approach expanded Labour's strategy, with the Future Jobs Fund rebranded as the Work Programme. In addition, the Coalition introduced a new range of active labour market policies including the Youth Contract, which offered employers subsidies for hiring young people. While the rise of the activation paradigm was prominent in the UK over the last two decades, the evaluation of the effectiveness of these measures showed relatively modest results. The institute for Fiscal Studies (IFS) estimated that the New Deal for Young People increased the probability of a participant finding a job by around 5%⁶.

⁵ For the reconstruction we used the institutional part prepared by each country team of the EXCEPT Project; for the comparison we considered the most recent period (from 2000 until now), with particular attention to economic crisis effects on institutional changes.

⁶ It must be stressed that the stringency of employment protection in the UK was still relatively low. Among the OECD countries, the UK had the third lowest level of employment protection, ahead of the US and Canada (OECD, 2015). This reflected the UK government's light-touch approach on employment protection.



On the contrary, we had the situation in Ukraine (but also Italy and Greece were in a similar situation) in which Youth labour market measures were rather reactive (passive) then preventive (active). In the country, the *Unemployment Insurance Fund* stipulated some expenses for the prevention of unemployment, but was not used every year and comprised only 0.1% of the Fund's total expenses. The dominant type of policy measures was the payment of unemployment benefits. If an unemployed person wanted to start their own business, unemployment benefits were provided to them in advance as start-up capital. Other measures included professional orientation, and the search for vacancies and training (if needed). Moreover, the ALMP lacked a clear target – they were very broad and were offered to any person. Youth was among those “*vulnerable categories*” that could use the compensation programme of Single Social Contribution to employers.

Finally, in the third group there were countries like Poland in which active labour market policies started to gain importance. The entry of Poland to the European Union made a substantial change in labour market policy expenses. The European Social Fund enabled them to foster the scale of employment programmes and influence the gravity of change in Polish labour market policy. Additionally, several reforms were implemented to reduce the scale of early retirement. The significant shift in policy incentives was observed, which related to European trends. One of the main priorities of *Public Employment Service* work was to focus on rapid support for youth in difficult situations in the labour market. Employment offices had a maximum of 4 months from the moment of registration of young unemployed people in order to prepare high quality offers for them. This rule concerned all ALMP for youth and was included in legislation (the Employment Promotion and Labour Market Institutions Act). This law affected all Knowledge Education Development Programme projects, which aimed at supporting youth in the labour market. Polish ALMP were directly oriented at increasing youth employability. The long-term monitoring of labour market unemployed showed that under-25 year-olds took part in internships in 2015.

On the side of **Family policies**, the range of variability among EXCEPT Countries was greater than in the case of Labour Market Policies. The de-familialisation benchmark process was Sweden. Sweden was well-known for its generous family policy aimed at supporting the reconciliation of work and family life and the well-being of children. The Swedish family policy was organised around goals such as family economic security and physical well-being, children's rights and gender equality. Sweden spent a little more than 3% of GDP on benefits related to children and families, which was one of the highest shares in the EU. Besides these financial benefits, there was an extensive commitment to the provision of services to families such as highly subsidised childcare, free health and dental care, and library services etc. The guiding principles for the family policy were in-line with the ideology underpinning the Swedish welfare state, i.e. universal (rather than selective) welfare, general (rather than means-tested) rights, provided in cash or through services. It was important to note that tax reductions were never a feature of



Swedish welfare provision (Sundström and Duvander 2002)⁷. The family policy applied to all individuals permanently residing in Sweden. The family policy was also highly connected with the labour market policy through the ambition that all individuals should be employed and be able to support themselves. The most important means through which family policy ambitions were achieved were childcare provision through day-care centres and after-school services, parental insurance with job-protected leave rights, and child allowance and other family benefits.

The other countries were divided into two other groups, a) Countries in which it was possible to identify, in recent years, a clear change in policies orientation concerning families, normally in the direction of increasing support (Germany, Greece, Poland and the UK); b) Countries in which, before and after the economic crisis, the attitude toward the support of families remained very low (Italy, Bulgaria, Estonia and Ukraine).

For the first group, the case of Germany was interesting. As the German welfare system relied traditionally on a male breadwinner-model (Esping-Andersen 1990) the introduction of an earnings-related parental leave system in 2007 and of a legal claim to childcare for children from age one onwards in 2013 were a kind of paradigm shift (Ostner 2010). The aim of these new policy instruments was to support working parents and reduce work-family conflicts. Based on the “*sustainable family policy*” principle, which was first introduced in 2002, the German government sought to increase fertility and reduce child poverty by mitigating work-family conflicts (Ostner 2010). Besides an expansion of the childcare service, parental leave was also made easier in the last few years to facilitate the first month of childcare and the return to the workplace afterwards. Therefore, German family policy took a decisive shift in 2006 when the federal government replaced the so-called “*educational*” benefit – primarily aimed at mothers – with a ‘*parental*’ benefit. At the same time, legislation was introduced that aimed to encourage fathers to take at least two months of paternity leave following the birth of a child. In addition, by limiting the duration of the tax-based parental benefit to 12 months, the rules encouraged mothers to return to work before the end of the potential maternal leave period of 36 months (Radenacker 2014). An evaluation by the German Institute for Economic Research (DIW) showed that the reform had been successful in raising the percentage of “*leave-taking*” fathers and the number of working mothers.

For the second group, we considered the case of Italy. Policy-makers in Italy traditionally considered issues relating to the family (e.g. forming a couple, childbirth, and intergenerational care) as belonging to the private sphere (Saraceno 2013; Ruspini and Leccardi 2016). Thus, Italian family policies were not often explicit, and suffered from the lack of any unitary formulation. Rather, they were fragmented, exhibiting one of lowest levels of generosity in Europe, reflected in high rates of child poverty (in 2014, 2.9 million under 16 years of age were at risk of poverty, according to Eurostat), as well as a low level of public support for working parents. Moreover, the Italian welfare state displayed

⁷ Sundström, M. & Duvander, A-Z. (2002). Gender division of childcare and the sharing of parental leave among new parents in Sweden. *European Sociological Review*, 18:433-447.



notable deficits in the provision of care services, such as early childcare facilities and social services for frail elderly people (Bertolini, Hofacker and Torrioni 2014). In Italy, family policy was based on an enlarged subsidiary model and the welfare state supported more elderly people (pensioners) than young families (with children). From 2010 onwards, in response to the economic crisis, the Italian national government and many regional governments enhanced measures for families with children. Many different measures were formulated, albeit still fragmentary and limited. However, new measures were translated into new resources to support social policies. On the contrary, recent years saw a steady reduction in funding for the National Fund for Social Policies, the main financial source for social policies, to finance social services and transfers to families. Therefore, municipalities increasingly fell back on their own resources and asked the beneficiary families to share some portion of the costs (Eurofound 2016).

Finally, considering **Housing Policies**, the configuration of countries changed again. In fact, we had, a) a group of countries in which there was a clear programme on housing policies (the UK, Ukraine, Sweden and Germany); b) a group of countries in which there were changes in housing policies toward a clear orientation of improving this kind of institutional intervention (Greece and Bulgaria); and c) countries in which the influence of the State on housing was limited (Italy, Poland and Estonia).

Concerning the countries in transition (the second group) Bulgaria and Greece were similar relative to the common orientation of improving housing policies but with different goals.

Bulgaria presented a unique case, as there were records of excessive housing stock, declining population and a reduction in costs of housing units in the last quarter of 2012-first quarter of 2013. The targets of housing policies were several: the first was social housing and social inequality. The second was the excessive housing stock and overcrowded housing by at-risk groups. Lastly, with a projection of Bulgaria's housing future, the third front was the relationship between the housing policy and the European Union Social Cohesion policy. Devolution of housing to the social services department left the agency with a responsibility for housing provision for at-risk groups. Responsibility under the jurisdiction of this bureau included the provision for transition and protected housing, housing for children on the streets and family accommodation. A new policy on Regional and Municipal level development planning was instituted in 2010, which gave direct responsibilities to these levels of government to ensure better engagement with citizens. Under this new framework, particular attention was paid to the deinstitutionalisation of children from Homes for Children with Disabilities, Homes for Children deprived of Parental Care, and Homes for Children for Medical-Social care

In Greece, Housing policies specifically targeted Youth. The General Secretariat for Youth developed the "*No one is left out*" programme to help young people in times of financial crisis. It offered services and support to young people on the verge of losing their homes, via a network of specialists who acted as counsellors and mediators between those in need and the state bodies, with the aim of helping young people to retain their homes and their financial independence. The programme was made possible



with the co-operation of the NGO “KLIMAKA for the Development of Human & Social Capital to Combat Social Exclusion”.

For the third group, we considered the case of *Estonia*. Like many other European countries, Estonia went through a thorough residential space reform in the 1990s when publicly owned residential space was privatised and property was returned to former owners. At the beginning of the 2000s, 91.5% of residential space was privately owned and, regarding returned property, 86% of householders lived in places owned by them. In 2007, 96% of residential space was privately owned. Out of the 4% of the publicly owned residential space, 75% was owned by municipalities. Out of all households, 85% lived in residential space they owned, and 15% were tenants. Residential space they rented was owned mainly by private owners. Because of the ownership pattern whereby residential space was privately owned, the influence of the State on housing was limited.

Since 2014, the policy measures targeting issues related to the housing sector have been distributed into two development plans, a) the Wellbeing Development Plan 2016-2023; b) the National Energy Sector Development Plan until 2020. These plans do not contain measures targeting young people directly. At national level, the housing sector is only marginally influenced by public policies.

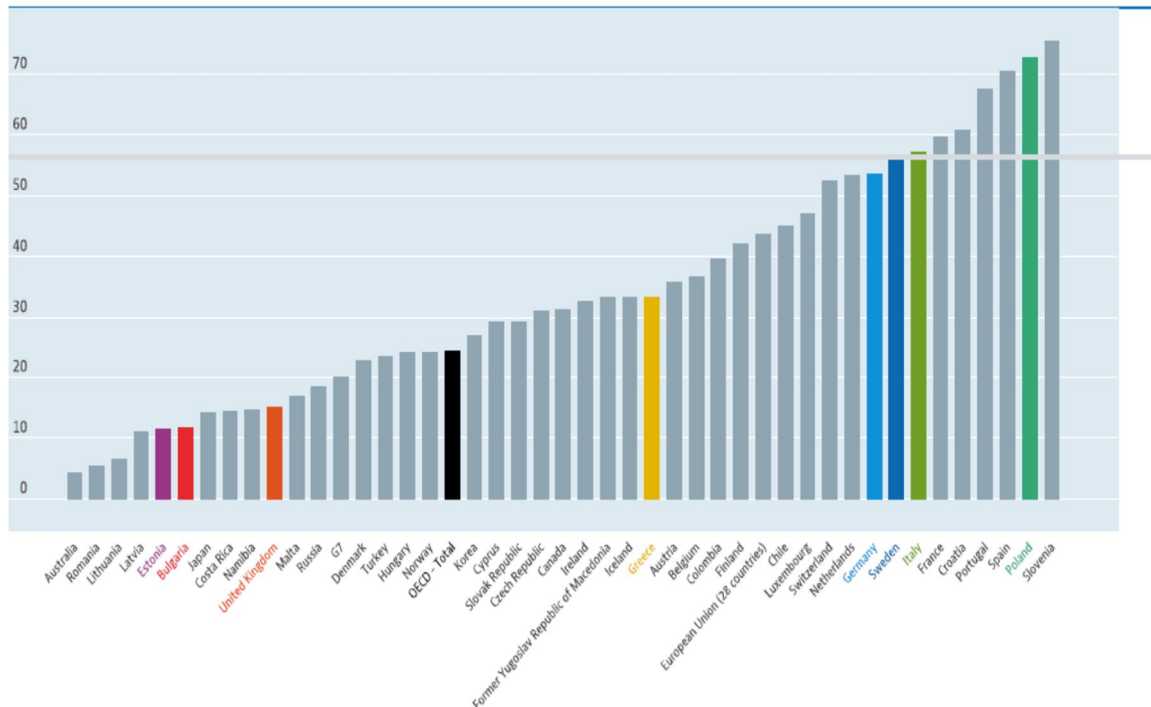
D2) A new cluster proposal

As shown in Figure 1, in 8 countries of the EXCEPT project there were different patterns of diffusion of temporary contracts in the period 2000- 20015⁸. In Sweden, Germany, Italy and Poland, the patterns appeared to be largely similar with respect to the relative importance of atypical work forms among youths. On the other hand, Estonia, Bulgaria and the UK were among countries that showed a lower percentage of youth with fixed-term contracts. Greece was in the middle of the continuum.

⁸ Data for Ukraine was not available in OECD database.



Figure 8 Temporary employment of 15-24 year-olds, percentage of dependent employment, 2015



Starting from this, the first step for comparing the EXCEPT Countries was to identify a classification (clustering) of the countries starting from the underlying differences in the institutional context conditions.

In order to compare our EXCEPT countries, we shall discuss in a stylized way the major differences and similarities in terms of factors that are well known in order to represent major institutional contexts for youths' home-leaving transitions: (i) education and training systems; (ii) labour market policies; (iii) welfares state and family policies; as well as (iv) key characteristics of the housing market; and (v) the kind of income support.

To complete the table, we indicated the presence of specific measures involving youth.

- For passive employment policies (e.g. unemployment benefits), we showed if they were universal or selective, who could apply for them, whether they depended on the type of permanent or temporary contract, and if they were available for those who were searching for their first job. We also indicated if there was a minimum income of citizenship (and other more specific forms for young people).
- Among Housing Policies, we particularly indicated the presence of policies for Young People. For family policies, we specified if they were more or less defamilised or not, and if there were public childcare services or parental leave or monetary transfers.
- For labour market regulation, we wanted to point out that the market was regulated when there was strong legislative intervention and not much chance of



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dismissal. It was segmented when there was a strong difference between protected and unprotected contract types (primary and secondary market).

Table 5 Policies by countries

	Education system	Labour market regulation	Welfare state support			
			Labour policies (active and passive)	Family policies	Housing policies	Income support
Italy	<ul style="list-style-type: none"> - Standardised - Stratified, but weak labour market links 	<ul style="list-style-type: none"> - High Regulated - High segmented 	<ul style="list-style-type: none"> - Few active policies for young people - Low social protection for fixed contracts - No unemployment benefits for young people looking for the first job 	<ul style="list-style-type: none"> - Few work-family measures - Low degree of defamilisation 	<ul style="list-style-type: none"> - Low level of development of housing policies - Fragmented policies developed to local level 	<ul style="list-style-type: none"> - No national and universalistic minimum income insurance - No individual insurance
Germany	<ul style="list-style-type: none"> - Standardised - Stratified - Dual Vocational training system 	<ul style="list-style-type: none"> - Regulated labour market - Flexible work as a “stepping stone” 	<ul style="list-style-type: none"> - Targeted labour market policies for the disadvantaged - Unemployment benefits for young people looking for their first job 	<ul style="list-style-type: none"> - Generous support - From traditional to dual earner model 	<ul style="list-style-type: none"> - Low home ownership rates - Affordable rents - Targeted policies for low-income households 	<ul style="list-style-type: none"> - Universal insurance - Increasing activation
Bulgaria	<ul style="list-style-type: none"> - Standardised, but weak link with labour market - Highly stratified and segmented 	<ul style="list-style-type: none"> - Regulated Labour Market - Limited use of temporary employment contracts - Weak role of trade unions 	<ul style="list-style-type: none"> - Presence of specific ALMP for youth⁹ - Low protection for people with low earnings and low coverage of unemployment protection in general - No unemployment benefits for young people looking for their first job 	<ul style="list-style-type: none"> - Low level of support - No specific family policies for Youth - The longest in the EU paid maternity leave period for insured working mothers¹⁰ 	<ul style="list-style-type: none"> - Social housing policies at municipal level, not national, aimed at the most vulnerable - Tax deductions for young families with a mortgage - New Targeted policies for 	<ul style="list-style-type: none"> - Universalist minimum income, but extremely low and with highly tightened eligibility conditions¹²

⁹ See the National Initiative “Work for Young People in Bulgaria” 2012–2013, the Youth Strategy 2010–2020 and the National Youth Programme 2011– 2015.

¹⁰ Bulgarian maternity leave lasted 2 years, 45 days before the term; earnings-related benefit 90% of the wage for the first year and fixed amount for the second year/BGN 340, €147 per month in 2017/.

¹² E.g., an able-bodied jobless person could receive BGN 43 (€22) per month if he or she had been registered at the local employment office for at least 6 months, had not refused a job offer or training, and had performed non-paid community service for 4 hours per day/14 days per month).



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					Children and Youth ¹¹	
Estonia	- Standardised	- Not segmented - Low regulation - Limited use of temporary employment contracts - Weak role of trade unions	- Presence of specific ALMP for youth ¹³ - unemployment benefits for young people looking for their first job	- Low, targeted for specific situations like school leavers, single mothers ¹⁴	- Low level of development of housing policies ¹⁵ - Subsidised housing/social housing was almost non-existent	- Low and restricted levels of social benefits in general
Greece	- Standardised - Stratified, education and labour market mismatches (shortage of jobs for high educated workers)	- Regulated labour market	- Targeted labour market policies (poor and criticized, e.g. promotion of youth entrepreneurship)	- Help for households affected by the crisis - Enhancement of work-family balance policies - Specific policies for children ¹⁶	- Rent allowance for some students (merit and income) - Measures to ensure access to decent housing for young people at risk of social exclusion ¹⁷	- Unemployment benefit for a duration of five months - No Universal insurance (?)
Ukraine	- Standardised - Stratified	- Regulated labour market - This legislation encourages informal employment	- Presence of Passive policies - Currently, ALMPs lack a clear target (wide and can be	- Pronatalistic policies with low effect on quality of life in families and low support for	- National housing programme for youth available in Ukraine	- Payment of unemployment benefits - Youth is a "vulnerable category", which can use

¹¹ The "Transitional Housing" was designed for children and young people at the age of 16 to 18 or till their secondary education diploma but not later than 20 years of age. The "Observed Housing" was designed for persons over 18 and with no age restriction for its use. The services were based on social work with an individual approach and complied with the concrete necessities of every consumer. In addition, those young people that had qualified from the Social Vocational-Training Centre and who were orphans, up to 25 years of age, were able to receive a monthly subsidy for paying rent for municipal Information sheet 'Social Inclusion of Youth' Republic of Bulgaria house, if their accommodation order was in their name and their income was up to 25% of the differentiated minimal income.

¹³

See

https://www.tootukassa.ee/sites/tootukassa.ee/files/Impact_Evaluation_of_Labour_Market_Training.pdf.

The youth guarantee measure was, and is still today, almost the only measure targeted specifically at youth. The participation in the measure was low. Youth centres also implemented some programmes, which however were not only aimed at finding a job or an improved job. In addition, these were not widespread.

¹⁴ Estonia had a parental benefit system, which was deemed to be quite significant support for families compared to many other countries (for 1½ years the parent received 100% of the average monthly earnings in the previous calendar year)

¹⁵ The only available measure was subsidised housing/social housing, which was available to very restricted groups (e.g. orphans, fire victims etc.). The general level of benefits was low. On the other hand, there were many different measures for different situations e.g. the birth of a child, when the child went to school, education, funerals, unemployment, living under the poverty line, disability etc. Taken separately they don't have a significant effect, but when combined the picture gets better.

¹⁶ <http://pjp-eu.coe.int/documents/1017981/7110690/Social+inclusion-Greece.pdf/79ca2916-73df-4d0e-b652-30e24d0909b1>

¹⁷ <http://pjp-eu.coe.int/documents/1017981/7110690/Social+inclusion-Greece.pdf/79ca2916-73df-4d0e-b652-30e24d0909b1>



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		<ul style="list-style-type: none"> t AND High exposure to unsecure informal employment - Regional differences in employment rates 	<ul style="list-style-type: none"> provided to any person) 	<ul style="list-style-type: none"> - work-family balance no specific measures for youth 		<ul style="list-style-type: none"> programme of compensation of Single Social Contribution to an employer
The UK	<ul style="list-style-type: none"> - Standardised Stratified¹⁸ 	<ul style="list-style-type: none"> - Lightly regulated by international standards - Limited regulation and protection in particular for workers on temporary contracts 	<ul style="list-style-type: none"> - Strong expansion of active labour market policies and few passive labour market policies - Specific fund for young unemployed people¹⁹ 	<ul style="list-style-type: none"> - Introduction of family-friendly policies to support parents to stay in work, including flexible working hours and shared parental leave and pay 	<ul style="list-style-type: none"> - Presence of broad programme of housing policies²⁰ 	<ul style="list-style-type: none"> - Presence of universal income ²¹
Sweden	<ul style="list-style-type: none"> - Predominately general educational system, not vocationally specific 	<ul style="list-style-type: none"> - Flexible regulation & high diffusion of fixed-term contracts - high segmented ²² 	<ul style="list-style-type: none"> - Presence of labour market services and employment incentives 	<ul style="list-style-type: none"> - high level of expenditure to support families 	<ul style="list-style-type: none"> - High level of expenditure in Social housing and rental control 	<ul style="list-style-type: none"> - Universalistic minimum income²³

¹⁸ The presence of flexible space for vocational and academic options with a variety of entrance and exit options.

¹⁹ In 2008, the introduction of Future Jobs Fund providing temporary public sector work placements to young unemployed people. Future Job Fund placements were to last for a minimum of six months, paid at the minimum wage, and aimed at supporting the transition of young people to sustainable employment. In 2010, the Coalition introduced a new range of active labour market policies including the Youth Contract, which offered employers subsidies for hiring young people.

²⁰ The UK: As well as the introduction of Universal Credit, the Welfare reform bill (2011) announced changes to Housing benefit regulations. The Comprehensive Spending review (2010) proposed that Housing benefit would no longer be paid 'for people under the age of 35 who lived alone' (Dorling, 2011:15-16).

²¹ The Welfare Reform Bill (2011) introduced a single benefit, 'Universal Credit', to support those who were out of work or employed in low-paid work. From April 2017, if you were aged between 18 and 21, in return for receiving your benefit you would be expected to take part in "Youth Obligation" for the first six months after you made a claim for Universal Credit.

²² Sweden had one of the largest differences in employment protection between permanent and temporary employees, which could lead to a segmented labour market, where insiders enjoyed high job security, and outsiders were largely marginalised. This caused concern, given that Sweden had a higher share of involuntary temporary workers among youth and involuntary part-time workers than both the Nordic and European Union averages. While protecting employees was important, excessive protection, particularly if it differed across different types of employment contracts, showed it had adverse effects on welfare and economic performance. See <http://documents.worldbank.org/curated/en/751881467980553240/Labor-market-regulations-and-outcomes-in-Sweden-a-comparative-analysis-of-recent-trends>

²³ The right to social assistance was not linked to the fact that an individual needs financial support for a specific reason, such as being unemployed or impaired. All individuals who were not able to support



The classification was built up from the two areas of regulation – the regulation of the education system and the labour market – and analysing the characteristics of social policies. For the educational system, we assigned 1 if there was a strong link with the labour market, and 0 if it did not exist. For the policies for each field, we assigned a score of 1 if a specific kind of intervention for youth existed; otherwise a score of 0. The first index varied from 0 to 2; the second index from 0 to 4.

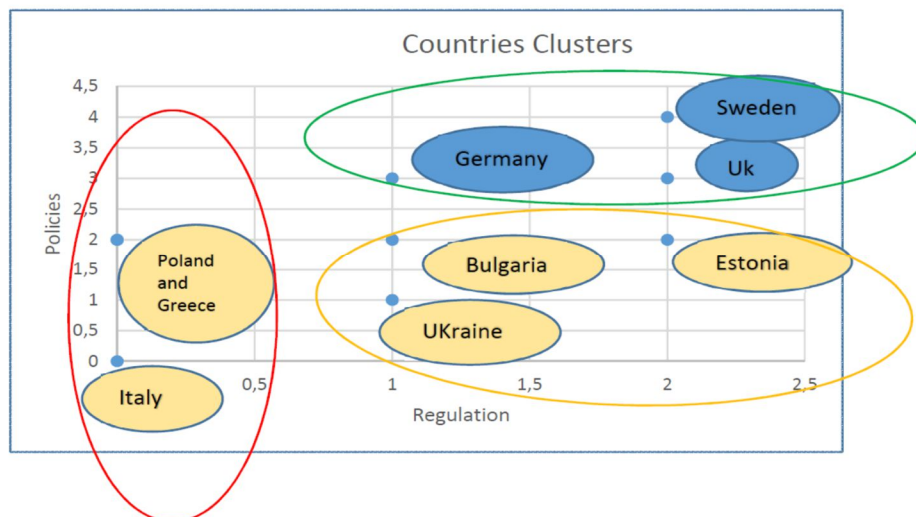
The final table shows the results:

Table 6 Score on Regulation and Policies for each EXCEPT Country

Country	Regulation Score	Policies Score
Italy	0	0
Greece	0	2
Poland	0	2
Ukraine	1	1
Germany	1	3
Bulgaria	2	1
Estonia	2	2
UK	2	3
Sweden	2	4

Putting together the Countries with similar scores, we were able to identify the following configuration. Looking specifically at the cluster of countries that directly and indirectly promoted youth policies, **Germany, Sweden and the UK** were the most protective models, **Italy, Greece and Poland** were the least protective, and **Bulgaria, Estonia and Ukraine** were in the middle.

Figure 9 Countries Clusters



themselves financially were entitled to social assistance. The right to benefits was however restricted by the requirement that the person who received financial support should do what they could to contribute to their livelihood. This included trying to find work



PART I

Thematic section on Autonomy



1.1 Theoretical introduction: job insecurity and autonomy

Sonia Bertolini, Chiara Ghislieri, Antonella Meo and Valentina Moiso (University of Turin)

In this working paper we try to answer to one of the main questions of the EXCEPT project. Here we look at the interrelation among subjective/ objective job insecurity and housing, and the economic and psychological autonomy of young people in 9 countries.

This raises a question of how the labour market career of young people and, in particular, the experiences of unemployment or unstable and insecure employment, affect their transition toward adulthood and the process to gain autonomy.

Previous studies showed that in the personal sphere of private life, the increasing labour market uncertainties have indeed contributed to the postponement or even the abandonment of long-term binding decisions (Aassve *et al.* 2002; Ahn and Mira 2001; Baizán 2005; Mills and Blossfeld 2003) and the gradual replacement of a standard family trajectory with a more turbulent and less uniform pattern (Hofäcker and Chaloupková 2011). However, the magnitude of the repercussions of labour market insecurities on individual transitions in private life differs notably among countries, suggesting that institutional contexts at the nation-state level mediate the effects of globalisation on young individuals in a nation-specific way (Blossfeld *et al.* 2011; Mills and Blossfeld 2003). We also know that the strategies used by young people to face uncertainty varies according to the institutional context (Jansen 2011; Bertolini 2011; Bertolini, Hofacker, Torrioni 2015), but this topic had been studied less.

This has mainly been explored through quantitative methodology. Here, as complementary to deliverable of Wp4, WP5, WP6 which explored these relations with a quantitative comparative approach, we will use a comparative qualitative approach to go more in-depth into the relationship and for looking at social and decisional mechanisms and coping strategies emerging from the voice of young people. This was coherent with our mixed method approach of the project.

In this part of the paper we will have data that is more focused on subjective job insecurity. The *subjective perception of work uncertainty* is very important, perhaps more than an objective perspective, in defining opportunities and constraints within which individuals make their work and family decisions. Through the interviews, we can reconstruct how people feel about their position in the labour market, if they feel secure about keeping their job position; about finding another job if they lose theirs or when the contract will finish; full continuity of income even if they are precarious etc. and how this affects their decisions on autonomy.

Differently from the starting project, we have decided to include not only the housing autonomy, but also their economic and psychological autonomy, because we have understood that today the transition to adult life is a more multifaceted process, in relation to the complexity of the labour market that young people face, but not only that. Then we need to enrich our tools for analysis to better understand this process.



Then, we briefly introduce the theoretical shared definitions on autonomy, referring to its various facets. The notion of youth autonomy refers to a multifaceted construct. It involves steps towards crossing vis-à-vis the independence regarding the family, the ability to create one's own universe, to govern one's own life through relevant choices. The different definitions of autonomy have accumulated over time without having been replaced (Cicchelli 2013; Baranowska *et al.* 2015). Therefore, they cover many aspects of young people's lives, making autonomy a central issue for young people and their transition to adult life.

As a whole, the three facets of autonomy described in the literature touch upon the theme of becoming adult: there is no scientific literature to date that deals with - with the theoretical and empirical point of view - the interweaving of these dimensions. EXCEPT represents an important attempt to go in this direction of research, in these times of economic, social, and cultural transformation, taking into account the effects of insecurity on autonomy in its complexity and the possible implications, as well as the possible interventions.

These definitions have oriented the construction of data collection tools and are the conceptual guide to reading research results

Housing autonomy

Housing independence can be considered a particularly important event because, among other things, it explicitly marks the achievement of individual independence and the assumption of roles of responsibility. Beyond this aspect, the way in which a young person leaves home is particularly important also by virtue of their interdependence and consequences with other spheres of life that are strictly linked to the same.

Living independently is considered a step towards adulthood that is related to taking fuller responsibility for actions and being able to create an identity, independently from that of the parents (Nilsson and Strandh 1999). Leaving the parental home is also a transition that makes other key transitions to adulthood possible. For many young people, leaving home is seen, for instance, as a precondition for getting married and having children.

Powerful meanings and expectations are associated with leaving the parental home: it signifies freedom and privacy (Rusconi 2006) and is the beginning of the process of forming an independent household, which is the focal point for several developmental progresses (Bendit 1999).

However, as we have seen, today residential autonomy does not coincide with economic independence. During the Fordism era, to become an adult you needed to become independent residentially and financially through a good and stable job. On the contrary, today situations of youth-like dependency and adult autonomy may co-exist simultaneously within the same biography (Walther *et al.* 2002). The concept of residential independence does not exclude any form of financial dependence from parents. Just like Galland (2000), Cicchelli (2013) also favours using the concept of «residential autonomy» rather than «housing independency» to describe young adult



housing conditions. The concept of autonomy does not exclude any form of dependence from parents. Scientific studies show how difficult it is to identify young adults who accomplish the home-leaving transition without any backing from their family. At the same time, it is rare if their family of origin does not support them when leaving the parental home.

In the EXCEPT project, we are interested in the relation between labour market attachment and housing autonomy, and in general, in the condition and mechanisms that allow young people to leave the parental home or make the decision to live at home longer. In fact, job insecurity quite often has an impact on life courses. Evidence from recent research has shown that job insecurity puts off decisions regarding a transition to adult life such as leaving the parental home (Blossfeld *et al.* 2005; Blossfeld *et al.* 2012; Jansen 2011; Nazio 2008; Bertolini 2012; Bertolini, Hofacker, Torrioni 2012). The problem being that long-term career and – consequently – private life planning becomes difficult, if not impossible, when working with short-term contracts. But having to halt planning because you don't know what will happen next, once your contract has ended, may induce an attitude, that is, *playing for time*, which then spreads to other dimensions of life.

Economic autonomy

The concept of economic autonomy is difficult to define: in literature there is no clear, univocal and standardized definition and what can be found is mainly negative (deprivation, poverty, economic stress, financial vulnerability, etc.).

In the EXCEPT project, we defined economic autonomy as having one's own economic resources that are *sufficient* to face one's own needs. We can say that *Economic autonomy* is not dependent on a fixed threshold, but on the relative coherence between the amount of earnings and/or economic resources and the amount of the expenses in the personal accounting. Income sufficiency to deal with expenses needed to cover one's own needs is self-assessed. This is a first basic definition highlighting the financial aspect of young people's autonomy that emerged from the qualitative interviews.

More informative and theoretically powerful is a broader definition of *Economic autonomy* that takes into account the Polanyian *substantive meaning* of economics: "*economics is the way society meets material needs*" (Polanyi 1944). Polanyi doesn't assume a rational decision-making process through which people decide how to allocate their income in conditions of scarcity (the income is fixed) by deciding which different things to buy and maximizing their utility. Polanyi refers to *strategy through which people provide for them and their families*, being embedded in their environment and adapting them to their material living condition. According to the Polanyian point of view, *Economic autonomy* also refers to the strategies that people put in place to meet their material needs and the socio-economic context in which they are embedded. In this direction, it is important to highlight the *domestic practices* through which young people manage and mix money and other economic resources in their daily life. The practices often depend on the



socialization in the use of money that young people have received from their family, and on the lifestyle that young people desire and eventually share with their peers.

The acquisition of economic autonomy emerged as an important factor to support leaving the parental home, because it is a precondition for renting or buying a house. Employment precariousness affects this situation from various points of view. Lack of economic autonomy may stop the leaving-home transition of young people who do not want or cannot have economic support from their parents. Also, saving money due to employment conditions is very difficult, especially when an initial amount of money allows to cover the starting expenses of having one's own house. Moreover, some young people have to contribute to the family budget with a significant part of their income. They may delay leaving home until they have a stable work contract, also if they have the benefit of an adequate income: in this case, the effect of job insecurity on autonomy is not shaped just by economic autonomy. A precarious job may also entail having access to a mortgage or rent denied because of the lack of an adequate level of income, or simply because there are no guarantees regarding their income stability. Another important issue is the impossibility to save due to employment conditions: saving can be useful to have an initial amount of money that allows covering the starting expenses of having one's own house. Before leaving the parental home, and all things being equal (education, work, income), the situation of young people is very different if they can save compared to those who contribute to the family budget, often with a significant part of their income. This depends not only on family wealth, but also on the structure of values and economic socialization (Bourdieu 1963; Zelizer 1994; Roy 2006).

After leaving home, young people have to pay their housing expenses and all the other costs not yet sustained by their parents. Managing money, programming the outflow in coherence with their own income requires economic and financial competencies and this is a difficult practice to learn, especially in the presence of instability in the employment situation, when the income is not regular. In case of the lack of wages, due to temporary unemployment or training needs, young people have to draw upon other financial resources such as savings or going into debt.

Lack of autonomy can be regarded as a vulnerability factor (Misztal 2011). Dependency on others is a significant risk factor that increases the probability of falling into social vulnerability. According to Chambers (1989), social vulnerability does not necessarily involve current deprivation but rather insecurity and exposure to risk. Low autonomy often means being dependent on the family for money transfer or material support and/or on the State, i.e. concerning social policies (e.g. unemployment benefits). Therefore, economic autonomy can be seen as the ability of young people to consistently meet their needs with minimal or no informal financial support or subsidies from public or private organizations.

In fact, we must take into account that young people's economic autonomy depends not only on one's own economic resources (at an individual level), linked to their job, their occupational status and life paths (such as educational and working paths), but also on the resources they have at their disposal within their family (the household level). If an



individual lives in a household which is at risk of poverty, he/she can hardly define him/herself as economically autonomous, even if he/she perceives a personal income (which is very low or anyway not sufficient for avoiding poverty). However, a young person can be able to cover their needs, if unemployed or a temporary worker, thanks to their parent's financial support.

Psychological autonomy

Autonomy is a fundamental psychological need in emerging adulthood, linked with well-being (Baranowska *et al.* 2016; Deci and Ryan 2000, 2008; Inguglia *et al.* 2015; Ryff and Singer 1998).

In accordance with the Self-Determination Theory (SDT; Deci and Ryan 1985; Ryan and Deci 2000), people from all cultures share basic psychological needs for autonomy, competence, and relatedness. When these needs are supported by social contexts and are able to be fulfilled by individuals, well-being is enhanced. Instead, when cultural, situational or contextual intrapsychic forces block or frustrate the fulfilment of the basic need for autonomy, well-being is diminished.

Autonomy can be defined as the sense of volition, the desire to self-organize experience and behaviour, and to have activity concordant with one's integrated sense of self (Inguglia *et al.* 2015): a person is autonomous when his or her behaviour is willingly enacted and when he or she fully endorses the actions in which he or she is engaged and/or the values expressed by them (Baranowska *et al.*, 2016). In other words, the issue of autonomy concerns the extent to which one accepts, endorses, or stands behind one's actions (Deci and Ryan 1985, 2000).

People are therefore most autonomous when they act in accordance with their authentic interests or integrated values and desires (Deci and Ryan 1985, 2000; Ryan 1995).

This theme evokes some of the distinctive elements of emerging adulthood (Arnett 2001) in the age between 18 and 25, where concepts of identity exploration and identification of personal values and beliefs are central, but also the progressive assumption of responsibility for their actions. The decision-making impasse associated with the long-term transition is brought to bear by other authors with more severe conditioning due to the social environment and family background and, in the last historical period, this identity moratoria appears to be mostly involuntary due to exclusion from labour market and prolonged training with a view to foster employability (Côté 2014).

The opportunity to act respecting their authentic interest, values, and desires is not only an individual «fact» but also a consequence of the social and economic conditions and this aspect is strictly related to the working conditions.

Different authors suggest the importance of differentiating autonomy from other concepts like independence, individualism, or separateness (Deci and Ryan 2000, 2008). Considering the SDT, the opposite of autonomy is not dependence but *heteronomy*, in which one's actions are experienced as controlled by forces external to the self.



With regard to the difference between autonomy and independence, *dependence* is a reliance on others for guidance, support, or needed supplies (Ryan and Lynch 1989). The opposite of dependence is *independence*, not autonomy: the circumstance of not relying on others for support, help, or supplies. One can be autonomously dependent on another, willingly relying on his or her care, particularly if the other is perceived as supportive (Ryan and Solky 1996).

Concerning the difference between autonomy and individualism, some research results (Chirkov *et al.* 2003) indicate that both individualistic and collectivistic practices may be enacted more or less autonomously, demonstrating that autonomy as an attribute of behaviour regulation is different from individualism/collectivism, which is a set of socially constructed meanings and practices. Autonomy is seen as orthogonal to both independence and individualism (Ryan 1993). Furthermore, the development of an increasingly differentiated, integrated, and mature sense of self is contingent on establishing good interpersonal experiences and vice versa (Inguglia *et al.* 2015).

In conclusion, Chirkov and colleagues (2003) found that across different cultures, the issue of autonomy can be similarly understood and that autonomy is associated with well-being and with healthy development (Ryan and Deci 2000), suggesting that *autonomy versus heteronomy* in the regulation of behaviour is a basic concern for all humanity.

1.2 Housing autonomy

Sonia Bertolini (University of Turin)

1.2.1 Job insecurity and housing autonomy

In this part of the paper we are interested in looking at the relation between labour market attachment and housing autonomy, and at which are the conditions and the mechanisms that allow young people to leave the parental home or to make the decision to stay longer at home. Objective, but especially subjective job insecurity can affect these decisions. Countries are grouped on the basis of common feelings of young people doing this transition in different countries. Feeling insecure about their job and having to suspend the plans regarding their work because they don't know what it will happen at the end of the contract, may lead to a similar attitude in the other spheres of family life and lead youth to postpone their transition to adult life. We know that youth facing with similar degrees of labour market flexibility, can pursuing different response strategies, depending on the nation-specific institutional setting created through the welfare state system as well as labour and family policies. In fact, when we looked comparatively at our interviews in 9 European countries, we found similarity and differences regarding the way in which young people perceived this relationship.

Our results showed that, in a first group of countries, the self-perception of an individual's labour market position might affect decisions of leaving the parental home, even in different ways. In Italy, Poland and Greece, it was a matter of job insecurity; in Ukraine



and Bulgaria, the young people expressed more a feeling of insecurity due to low income attached to the contract and not the security of their jobs.

On the contrary, in a second group of countries UK, Estonia and Sweden, it was *not only having a secure job but having enough money* that affected the decisions of leaving the parental home.

Finally, Germany, and partly Sweden, were single cases where there was a *mediation of institutional context in perceived relationships between job insecurity and housing autonomy*. In this case, job insecurity did not affect the decision.

Let us look more deeply at the cases and the different mechanisms expressed by youth in the different country contexts.

a) A matter of job insecurity

In Italy, Poland and Greece, the decision of leaving the parental home was a matter of job insecurity. Italy was the country in which the link between job insecurity and housing autonomy seemed stronger. In fact, the reference to a permanent contract was often present in the quotations of young people. This could be due to the kind of policies that only recently introduced some protection for fixed-term contracts and the general system of private and public insurance based on permanent contracts.

In this respect, we could generalise and say that young people still considered having a stable job and economic autonomy as a prerequisite for housing autonomy in Italy today:

“I really wanted to go and live alone in Turin. I've never taken this step, because first, I have a brother who is ill and so we try to help him, and secondly, because I'm often away, and it is useless to pay rent if I'm gone, because I have no fixed income.” (Anna, 27, F, HE, TE, IT)

The attitude toward housing autonomy varied with age and area. It must have been underlined that housing autonomy was not always considered so important as in other countries and the age when it became important was later compared to the other countries in the official data but also in our sample. Strong familiar links of mutual help were one of the motivations. Otherwise, informal social and financial support was also the main way young people could put into effect at the end, in order to leave the parental home.

Indeed, perhaps in connection with ever decreasing job opportunities due to the economic crisis, it appeared that job insecurity in Italy prompted youth to consider either the most immediate present or the foreseeable future, which was dreamed about rather than planned. With regard to this, not only did they postpone the transition from leaving home but were also not able to plan the intermediary steps, how and where, for making this transition.

In **Greece**, most of the participants still lived with their parents, just like the majority of young people in Greece. “This results mainly from the high rates of unemployment or



precarious employment that render young people unable to cover the expenses of separate housing (Eurofound, 2014)” (Greek national report).

In **Poland** it seems that the more important element to make the decision is the level and the regularity of income, while the sources of income, salary, financial support from parents, social transfers, scholarships etc. is not considered so important for leaving parental home (Polish national report).

Ewa, for example almost 30 years old, had a temporary job in public administration in a small town. She had a boyfriend, but still lived with her parents as she was not sure if she would keep her job position:

“To be sure that I can afford 100% of my expenses and that I will have a stable job. And right, this is probably the thing about work, salary, flat etc. So as I’m saying, theoretically it doesn’t bother me that I live with my parents, or let’s say with my family, but on the other hand, if I had this security about the job and the salary, you know, I would prefer to stay by myself, for sure.” (Ewa, 30, F, HE, TE, PL)

It was not only the type of contract, even if permanent contracts were preferred by Polish young people, but the financial situation and sufficient income that were important. However, the two aspects were strictly connected as the lack of a job or an informal job often did not allow access to an adequate income in order to leave the parental home. Informal jobs were often very low paid in Poland. It was possible to identify some common elements behind the decisions made: the balance of costs and resources, stimulus triggering decision process and context.

In Poland, just as in Italy, the availability of familiar resources were very important to make this transition. In particular, regarding housing autonomy, one young person had access to a house belonging to the family, which helped this transition. Lech (28, M, LE, NCJ, **PL**), for example, lived with his parents and younger brother in a small town surrounded by a rural area. He had no girlfriend, and was registered as unemployed although he worked informally from time to time on different commissions. He had plans of renting a flat together with his friend. However, his income was too low to move out of home:

“(…) I’ve said, I will catch a job, hopefully... I don’t want to ...sometimes I want to get away from home, sometimes not. I know that if I move out, at least, they will not bother me anymore.” (Lech, 28, M, LE, NCJ, PL)

Due to family conflicts, Daniel (23, M, ME, U, **PL**), after he came of age, moved in with his grandparents. He was still living with them. He said their coexistence was smooth and peaceful, apart from the obvious conflicts caused by the generation gap. However, he would really like to move out and live with his girlfriend. The only obstacle was money:

“Now being independent has become my priority. Now I’m trying to do everything not to be dependent anymore. Cause I just feel, that in this age, you already have some



experience, and living with your family, in quite a small flat, it's just tiring and irritating. It's been 5 years that I'm with my girlfriend, and after such a time it would be cool to live together, the only problem is just a lack of funds" (Daniel, 23, M, ME, U, PL)

In Ukraine and Bulgaria, we found another type of job insecurity preventing leaving home. In fact, the young people expressed more a feeling of insecurity due to *low income attached to the contract and not the security of their jobs*. It seems to suggest that job security, as in the form of permanent contracts, is something no longer taken for granted for the young generation and not even expected in some countries. The aspect that did not often allow youth to leave the parental home and also did not allow them to make plans, because they could not save money. This aspect was linked to all types of contract and, sometimes, such as in the next paragraph, pushed young people, especially in Ukraine, to plan to leave the country. In this case, the residential transition coincided with the territorial mobility.

In Bulgaria, young people who experienced economic difficulties believed they would not be able to afford to live independently: "the problem is not only the lack of jobs, but a lack of quality jobs providing proper remuneration" (Bulgarian National report):

"A normal salary, which you can receive, is 600-700 leva. With a half of this, you can pay the rent. Apart from that, when the bills, water, electricity and anything else, the dwelling, are paid, at a given point of time, people cannot stand it..." (Milena, 21, F, ME, U, BL).

We must underline that Ukraine and Bulgaria as Italy and Greece, were countries in which young people did not feel it was so urgent to leave the parental home. In Ukraine: "Staying at the parents' home during studies, after graduation and even after entering the labour market was perceived normal among the majority of the interviewed respondents. However, normal does not necessarily mean desirable". (Ukrainian national report)

However, not all respondents articulated a strong desire to leave the parental home and perceived lack of private accommodation as a great shortcoming of their situation in the labour market or an obstacle for creating their own families.

b) Having enough money

In another group of countries, it was not having a secure job, but having enough money coming from their job or from the State, which affected the decisions of leaving the parental home. In the **UK, Sweden and Estonia** we found very similar feelings among the young people.

In fact, in the **UK** living out of the parental home was linked more to having a *good and reliable income*, while it was not important how it was obtained, whether through a fixed-term contract, permanent contract or social benefits from the government. As we expected, in the **UK**, finances usually controlled a participant's ability to move out of the parental home. In fact, in the interviews it emerged that living out of the home was



attached to having sufficient income. “The lack of a permanent employment contract only became more of an issue if they wanted to secure a mortgage. Otherwise, having temporary contracts did not seem to affect their ability to rent (as long as they earned enough money to pay the landlord)” (UK national report). Here we saw how the institutional context affected the decisions: in the UK, you did not need a permanent contract to rent a house. Also culturally, the tradition of buying a house and the transmission of economic resources through generations using houses were not usual. Then young people tended to move through renting houses.

“I mean probably I’d like to, well I wouldn’t want to live on my own, I’d probably want to move in with my boyfriend, but I wouldn’t want to do that on the wage I’m on at the moment, I just think I’d really struggle. I wouldn’t be able to do anything! I’d have a house but I wouldn’t be able to leave it!” (Sandy, 18, F, TE, UK)

In Estonia, the decision to move out or stay living separately was more to do with having money and to have a job, not necessary the security of a permanent job. One man, currently living with his mom and girlfriend in her mother’s apartment describes his plans as follows.

“Well in this sense I am satisfied [with current living conditions], but at the same time I would already want to find a job and then. When both me and my girlfriend would find a job and then finally we could move in together somewhere, to take a rented apartment.” (Andry, 21, M, LE, U, EE)

c) Having institutional support

Sweden was another country in which job insecurity did not stop young people moving out of the parental home. Here, the interviews showed that there was not only a link between job insecurity and housing autonomy but also due to the social norm encouraged in this country of leaving the parental home early. Job instability or unemployment did not prevent young people from making this transition. For example, the lack of ability to afford a certain type of house did not hamper the respondents housing autonomy in relation to their parents.

With regard to this, having a permanent job was not considered a condition for leaving the parental home. Here, it was not only a question of tradition but also the institutional contexts that offered protection for making this transition. *“This should partly be seen as a consequence of a housing policy that allowed students to rent a flat or a room in a shared flat at an affordable price, and there were benefits available to respondents who were unemployed, which covered their housing costs”* (Swedish national report).

In fact, the Swedish situation was similar to the German one. Interviews in Germany, and partly Sweden, were single case studies where we found mediation of the institutional context in a perceived relationship between job insecurity and housing autonomy.



In **Germany**, “It could not be generally shown that unemployment leads automatically to a delay in moving out of the parental home, but was definitely an important factor, which had to be taken into account.” (German national report) In fact, young people said they could count on income continuity, even if they became unemployed and had generous unemployment benefits or worked with a fixed-term contract. This was a big difference compared to other countries: generous unemployment benefits, extended also to young people looking for their first job, allowed precarious people to have income continuity, even in objective job insecurity. In this case, we could say that the regulation of the institutional context made it possible for people to take decisions regarding their transition to adult life, like leaving the parental home, even in situations of objective job insecurity, because they felt of “saving” even if precarious.

Some of these young people felt dependent, because they officially received support:

“Well, as I am still dependent on the money from the employment agency that I somehow...well at least as far as my rent is paid with that, because I then would have too much money. [...] From that point I am highly dependent otherwise it wouldn't bother me that it is not going perfectly at the moment.” (Maja, 24, F, ME, U, DE)

Finally, an important point to underline in the link between job insecurity and housing autonomy was the accessibility, according to the type of contract in order to earn enough to buy a house, and also the tradition of leaving the parental home as a proprietor or renter. This changed the perception of young people and their feelings about unstable job contracts and their effect on the process decision of leaving the parental home.

In the **UK**, “We found that housing autonomy in relation to owning one's own property was linked to the idea of a secure income. At the same time, the institutional dimension of job insecurity had a real impact on the accessibility of housing and financial services. Temporary contracts might be a real barrier to getting a mortgage”.

In **Bulgaria**, getting a mortgage remains more in the realm of wishful thinking than a real coping strategy. Young people tended to talk about this alternative but almost none of them did it:

“Now... the question is... I'm thinking about finding a possibility to get a credit, but I want to complete my studies, in order to be able... you know... (...) to be 100-percent sure that I will be able... [...] to be able to repay it without problems” (Poly, 25, F, ME, PE, BL).

The reason was that such a decision generated enormous economic risk, which young people were not ready to manage. This was well linked to young people's job situations:

*“I: Maybe it would be difficult to you to buy your own place now?
R: Absurd! In my current situation – there is no way! Without a proper job and taking into account the current level of salaries, and the prices... You must be very bold and rather stupid to get a mortgage” (Ani, 24, F, HE, U, BG)*



Appealing to financial instability in the country, unreliability of financial institutions, exchange rate falls, negative experience with inflation at the end of the USSR collapse and weak rule of law, in **Ukraine**, taking credit from the state for accommodation was a very risky practice. In the opinions of the youth, rights for financial services were not protected in the country.

In Italy, both renting and obtaining a loan was strongly associated to having a permanent contract. This was one of the rational reasons why young people were looking for a permanent position in order to leave the parental home.

Moreover, it seemed that if it was thought that there was a relationship between job insecurity and housing autonomy, it was mediated by different countries, as the literature underlined, this relation was mediated by social cultural and institutional factors. First, the meaning and the pressure of leaving the parental home in different countries; second, the protection offered by the institutional context in the different countries; third, the level of salaries associated with the different types of contract. Qualitative data showed in-depth mechanisms that had to be taken into account in designing new policies for young people.

1.2.2 To stay or to go? Decision mechanisms behind the choice to leave or to live in parental home

In this paragraph, we look at the reasons expressed by young people to stay in or leave the parental home.

a) Pressure by parents

The first element we found common in some countries was the **pressure by parents**: although a specific question about this point was not present, it appeared to be an important element to take into account during the interview with youth. In fact, leaving home was often a process of negotiation with parents for young people, even if relationships were not good. In this case, leaving the parental home was an outcome of the bad relationship, that could be a mechanism that pushed young people toward the exit strategy.

In **Sweden** and the **UK**, leaving the parental home was a strong social norm, also encouraged by the parents. Young people mentioned how their parents encouraged them to 'grow up'. An interview told us that "dad had told him that":

"[...] It would be good for you to move out, go away and live by yourself and take responsibility for stuff. But he said that on the other hand "there is no use you being in debt if you can avoid it. If you don't need to be in debt, why would you be'. So, those are the two things I was weighing against each other. To me it was quite clear that I wasn't ready to leave." (Me, 24, M, ME, U, SE)

On the contrary, in the Southern European countries young people underlined that parents did not encourage them to leave the parental home. This happened in **Greece**



and **Italy**, “It was important to note that living in the parental home was not necessarily seen as a negative thing from the point of view of the parents. In fact, some parents preferred their children to remain in the parental home and were more than willing to cover their expenses without urging them to get a job.” (Greek national report)

I: “Do you feel pressure from your family in order to get a job?”

R: “No, not really. My parents don’t want me to leave home. My parents want to pay for my expenses.”

I: “Really?” (laughter)

R: (laughter) “Yes.”

I: “Are you an only child?”

R: “I have an older brother. But, this is their opinion. They want me to remain at home. And to pay for my expenses. Meaning that, they don’t mind at all, even though things are hard, they want me to stay at home. I don’t want to though.” (Mirsini, 19, F, LE, U, **EL**).

However, living with parents after a certain age could be sometimes problematic:

“Yes. I live with my parents...and my sister in a house...and it is really hard for us to live all together there, not due to character differences and it’s not that...we don’t get along very well, it’s just...it’s mostly an issue of timing...especially during rush-hours, meaning that, when you want to get ready and leave for work and the bathroom is occupied, meaning that there are difficulties in our daily routine...which sometimes can be unbearable.” (Victoria, 27, F, HE, U, **EL**)

The same results were found in a very different context in some cases in **Germany**:

“I have everything I need here” (Daniel, 21, M, ME, U, **DE**)

“Yes, we live in a rented flat. [...] And we are five people at home all in all. My parents, mum, dad, myself and two younger sisters. [...] And yes...everything is working out well at home.” (Finn, 18, M, LE, U, **DE**)

In other cases, parents in Germany encouraged children to move out, to take care of their own responsibilities: in the case of Tom, he perceived pressure to move out because his parents said if he remained lazy, did not care about his education or employment situation, or trying to improve it, as well as not helping with housework, he had to move out:

“They want me to start a new apprenticeship and for me to get a real life, a “normal” life. They don’t want that I laze around the whole day. They think it’s important for me to assume responsibility, now. That’s the reason I have to move out” (Tom, 20, M, ME, U, **DE**)



In **Germany**, some interviewees mentioned a more *public spirit* because they take care of their parents and supported them in their daily life, e.g. the case of parents with disabilities.

In **Poland**, young people told us about a process of negotiation between a child leaving the parental house and their parents. Although we might perceive the final decision as individual, the process of decision making was rather collective: other members of the family were also involved.

In fact, another reason was having *bad relationships with their parents*. This pushed toward an exit strategy.

In **Estonia**, a part of a sample of young people were early leavers who left because of bad relationships with parents. In this case, they did not care about their job situation. They often moved from one rental apartment to another. They got caught up in a viscous circle that could lead to a vulnerable situation, even though they had left home early, they could not count on familiar support: “This group seemed to be the most vulnerable as there were several young people who had prison episodes or experienced domestic violence. The lack of parental support was visible in their biographies and affected other areas of their life as the coping strategies often used by their peers who had supportive parents (e.g. returning home or getting financial support in case of job loss or other financial difficulties) were not available to them” (Estonian national report).

In **the German national** report, sometimes growing up in a household with less individual freedom was underlined, maybe because the parties were very traditional or the migrant background was very important, which could lead youth to move out of the parental home in order to realise their own aspirations.

In **Poland**, we found Marcin (19 years old) who was put in an orphanage at the age of 15 due to bad family conditions:

“Well, earlier it sucked, at home it wasn’t too good, and this is how I got to the orphanage”
(Marcin, 19, M, LE, U, **PL**)

b) Starting a family

Another reason to leave the parental home was **starting a new family**. In some countries, the transition of leaving the parental home and the transition of starting a new family were strongly connected.

In **Poland**, the general social norm regarding housing autonomy was that getting married and starting one’s own family was the last moment when parental ties should be cut. Most of our interviewees perceived marriage as an important stepping stone to “*real*” adulthood. Zbigniew (25, M, LE, U, **PL**) says:

“I would like to move out, but now I’ve got time. When there will be a girl, a wedding, then I will think about moving out. When I’ll have some money, then of course, I can move out. But now I can’t. I live with my family. I’ve got time.” (Zbigniew, 25, M, LE, U, **PL**)



In **Bulgaria** also a part of interviewed declare that they left parental home for getting marriage or in couple, both for women and men:

R: "I'm about to get married."

I: "To your girlfriend?"

*R: "Yes. We with my girlfriend decided to start live separately and moved to a rented flat" (Viktor, 28, M, ME, PE, **BG**).*

In **Ukraine**, marriage was another opportunity to move out from the parents' home. It increased the income of the couple and their chances to afford renting their own apartment. Here, we could see that leaving home in a couple could also be considered as a strategy against job insecurity.

In comparison to other western countries, young people in **Greece** continued to live at the parental home until they decided to start their own family, with the sole exception of students who moved out in order to go to university in another town or abroad (Petrogiannis 2011). This situation worsened during the financial crisis.

In **Italy**, we needed to take into account territorial differences. It was interesting to note that young people living in Catania and living with their families until a concrete plan to create a new family occurred was considered as normal and taken for granted. They linked exiting the parental home with the creation of a stable partner relationship and the decision to marry and have children. In short, the importance of family obligations (Finch 1989; 2007) and the persistence of a traditional view of what leaving the parental home amounted to was more evident in the Catania sample than in the Turin sample.

The fact that I still live with my (parents) I do not know, maybe in Sicily is a normal thing because only when I get married I can go out from my parental home. /This is something normal in Sicilian (tradition)/ (laughing) For us it is NORMAL. [...] For now, I consider a normal thing living with my parents because all of my friends are living with their parents but also when someone is employed, he/she cannot go away from home because we are in Sicily and /one can not escape from parental home/ (laughing). Only for that. So I live in a very normal way this thing to live with my family." (Concita, 23, F, ME, U, **IT**).

On the contrary, housing autonomy was in general closely linked to independence, and not forming a family, among the Swedish respondents:

*"... I don't live by myself right not because as I've said I don't have an income, I don't get any support at the moment, but I'm looking for my own place [...] its, as I've said, a bit depressing". (ES, M, ME, U, **SE**)*

Similar, in United King moving out of the family home was not linked to starting a family, instead it was more about having their "own space" and independence.

*"I had a job I'd have my own space, you know, mix with other people and..." (Donna, 21, F, U, **UK**)*



c) Leaving for studying

Leaving **for studying** is an aspect mostly mentioned by the tertiary educated who started their studies at a university in another town such as in Germany, Sweden, Estonia and the UK.

In **Estonia**, “there was quite a large group of interviewees who had followed this **traditional trajectory**: they stayed in the parental home until taking their diploma from upper secondary education and becoming legally adult, and then moved to university or, in a few cases, to start a family.” (Estonian national report) This was also linked to the fact that in Estonia young people could use formal support for accommodation in a hall of residence when starting university, like in Germany, Sweden and the UK.

In Italy, this happened especially for young people from the south of Italy, moving to a university in the north, it must be underlined that in Italy moving out of home for studying was supported mainly by parents. But the traditional path was to leave home late, after the finishing the studies and finding a job.

The Polish situation was similar in some respects to Italy. The right moment to leave the parental house was when one could afford it. Obviously, it was an opinion that was expressed by people who had already finished their education. The rule for youth who were still in education was different. As education was generally valued among all generations of Poles, there was a common belief that, if parents had sufficient financial resources, they should provide for their children until they finish their education.

“I think, that everyone should, if a person is in her twenties, and if you study, after the studies you just should move out, and then if he or she has a job, they should move out. It’s just how I think” (Pawel, 39, M, ME, U, PL)

But in Poland, a strong belief existed in the families that the right time to leave the parental home was just after finishing school and university, and experiencing the stimulus after graduation. When Anna (23 years old) was 17, she was thrown out of her home by her mother:

“I was 17 when I was expelled from school, because I was... One year earlier, I mean I jumped over one year, because they said I’m talented enough to start the school earlier and so on. And three, three and a half weeks before the finals they’ve just expelled me - for my absences, and I just had them mainly because of my mum who kicked me out of home a half year earlier.” (Anna, 23, F, ME, NCJ, PL)

d) To realize the aspirations

In **Bulgaria**, leaving for University and then maybe later returning to the parental home, was part of the process to become an adult.

Others reasons expressed by young people were linked more to **their freedom and their will to realise their aspirations.**



These reasons were much stronger in **Sweden and Germany**, where “respondents showed instead great awareness in the choices they made, what they aimed for and what possible outcomes could be”. (Swedish national report) The argument to choose to move from the parental home in order “*to be independent and to get on by themselves*” was expressed several times. Independence, also residentially independent, seemed to be central in the process of becoming an adult in this country. They also expressed awareness “*of what it meant for their independence to choose to live on their own*”:

“And that it is not all the time like: ‘Go and tidy your room’ or something like that. That you have your own apartment, that you can do whatever you want to do //mhm// and nobody keeps telling you things like ‘Do this or do that’.” (Ben, 21, M, LE, U, DE)

“Standing on my own two feet. //mhm// Not being dependent on my parents. Not living at home anymore. Do what I want to do. //mhm// Yes. (...) Enjoy the freedom I have at home.” (Ben, 21, M, LE, U, DE)

e) Reasons to stay

In our sample, we had **young people still living at home**, especially in Bulgaria, Greece and Italy. What were the **reasons** expressed?

The first motivation in all the countries was economic, as already explored in the first paragraph. Usually youth that expressed this motivation were not satisfied. Often they wanted to leave due to their poor financial situation. Sometimes they used a strategy to accumulate money for leaving. This happened in nearly all the countries (See paragraph on Economic autonomy).

Another interesting reason was expressed, especially by youth that were satisfied about their residential situation. **In Bulgaria, a group** of factors could be best described as a reluctance of the respondents to leave their parents’ house because they felt *comfortable* and did not see a reason to change anything:

“Well, they are not bothered. There is enough space for everybody” (Anton, 25, M, HE, TE, BG).

“I like that I’m adult... that I live with my mother and father” (Eva, 22, F, LE, U, BL).

I: “You said that at that moment you live with your parents? Have you ever thought about your own place or moving from your parents’ place?”

R: “Well, honestly speaking... [...] I don’t see a point to rent something, because this will put me to expense. And, after all, I have my own place, my own room, my own space (laughing)” (Katya, 30, F, HE, TE, BL).

This situation was very similar to what was expressed by the majority of Italian people staying at home. With regard to interviewees belonging to the younger age group in this country, it seemed that leaving the parental house was not perceived as an urgent need, but was rather an idea which they translated into a more practical plan when engaged in



stable relationships. Considering the 25 or older person who still lived in the parental home, the desire to move out was usually expressed as being more urgent, while living in the parental home seemed something that needed an explanation and or motives:

“I have also thought about going to live alone, but then I also thought that, for now, anyway, since my parents are also at a certain age, then, perhaps, seeing as one of my siblings comes and goes and the other one has now moved away, so, maybe... I'm in no rush for now, I also like staying there. They have given me so much, so I think it is right to give them something too. Then when I need to leave, because I'll have a partner, then, of course I will. That's all.” (Franco, 29, M, LE, NCJ, IT)

“If I think about how I would live, of course, undoubtedly I'd like to be able to live more independently, precisely to be autonomous with regard to housing. It's something that excites me, that I'd like to be able to do even now. In fact, as I said, if I'm not doing it right now it is only because I'm waiting for something bigger” (Dario, 29, M, HE, PE, IT).

In **Estonia**, it was not so common to stay longer at home, but looking at the reasons expressed by young people still living at home, the main reason was similar to that expressed by Bulgarian youth - the comfort. “Two girls living with parents did not want to move out because of the mutual help provided by their parents and to their parents. One of them lived on the second floor of their grandparents' house with her own family and felt this would be her own one day in the future. The other felt insecure because of a disability and feared she might not cope on her own” (Estonian national report).

An interesting point, a group of male youth, most of whom were unemployed or working unofficially, and living outside two of the biggest towns of Estonia, tended to justify their motivation not in terms of economic reasons but in terms of what was normal in Estonia, “staying with parents longer was a normal and sensible thing to do”.

“It's just different nowadays. Before you left home, left school, got married //Yeah// and a job, got an apartment, stuff. Well, um //Yeah// things are different now. People just continue living at their parents' home, their parents work and they then live off their parents' income. And they also continue sneaking around.” (Erki, 24, M, LE, U, EE)

Finally, in the majority of countries, but especially in Bulgaria, Italy and Germany, we found cases in which young people had to provide care for elderly relatives and leaving was not an easy decision:

“I live with my grandmother and I take care for her. She is not young. You know that an elder person requires care, elderly are like the children” (Ana, 20, F, ME, U, BL)

Ukraine was a particular case in which the way of leaving the parental home derived from tradition, helped to resolve the problem of the lack of accommodation in villages or towns. Young people knew they could stay with their parents because: “Traditionally, newly married couples were expected to live with parents of one of the partners. Later,



they started to build a new house next to the parents' house. This tradition was internalised by many citizens of small towns and villages in Ukraine nowadays as well (Ukrainian national report). This was socially acceptable and sometimes even expected behaviour.

"Of course they would like to have me living with them, to be close to their child (...) Well, no, I wouldn't live separately from parents. It's not because I am a mommy's son, no, I just love my house. I have my own yard ... and it cannot be compared with a life in a flat. To live in apartment is awful! It sucks ... these elevators! But, you know, sometimes you need to change atmosphere. Yes, you need to miss home, to arrive sometimes, be there a bit and then again to go to another city." (Taras, 23, M, HE, U, UA)

Finally, as our sample was built including vulnerable people from a labour market point of view, we found also problematic cases in terms of socialisation in all the countries or people with disabilities. In some case there were respondents who did not want to leave the parental home because they had socialisation problems and also a very limited social network, reasons why they were afraid to live alone:

"I would move from time to time from my grandfather to teach him. But I would always return to him... Sometimes I think with fear of what will happen with me without him, but I try not to think about this... It would be nice to take a child from the orphanage to have someone to take care of me when I get old. Frankly, I need a person-insurance... I'm pretty happy. I wish I have a solid guarantee that the situation will be stable. Then, I would 100 percent be happy." (Diana, 26, F, HE, PE, UA)

"What do you mean, separately? To live alone? It is easier to hang up from boredom than to live alone. Whom will I talk to? No way, it is really boring to live alone". (Oleksandr, 26, M, ME, U, KEI)

1.2.3 Coping strategies and housing autonomy

One of the strategies was **to share one house with friends**, especially in countries where it was not expected to leave in as couple.

In the **UK and Poland young people used this strategy for economic reasons**. Co-habitation allowed sharing expenses with other people and lowering their living costs. In the UK: *"However, most aspired to live by themselves, but could not do so due to financial limitations"* (UK national report)

For example, Anna in Poland (21, F, ME, NCJ), planned to find a big apartment and rent it with a group of friends (4-5 people) – this strategy gave the possibility to deal with high rental fees. However, the co-habitation seemed to work as a temporary strategy.

In **Italy**, the interviewees living outside the parental house, however, showed a different story. In fact, the experience of living in a house shared with flatmates was quite common between them (even among those who lived with the partner or by themselves at the time of the interview). That was something totally new for Italian youth, who in the past



were not used to it, and it often happened when moving to a different town to attend to University. Even some of those living in the parental house shared the experience because they had moved out for some periods in the past, mainly to enter University or had other educational/working experiences in a town different from theirs. The choice of sharing a house with other people was grounded in a lifestyle considered as connected to a younger stage.

One coping strategy if you became unemployed or had a low wage was to **go back** to the parental home. This also happened in countries with early-leaving such as the **UK**. *“Going back to live in the family home was often seen as a failure or a step back on the road to adulthood.”*

I: “How do you feel living at your parents’ house?”

R: “I don’t feel very good about it, in the short-term...you know it’s alright because I get to you know live for free, but it doesn’t really make me feel very good about myself. I just want to get a job and move out, that’s the plan, I’d like to and I think my Mum and Dad would like me too, we erm, do get on, but obviously they want their house back.” (UK)

In **Estonia and Greece**, many interviewees had lived elsewhere and then **returned to the parental household** because they could not afford to live alone anymore.

In Estonia returning home was also a coping strategy in case of breakup after the university graduation: “The move back home was often due to the fact that the student did not find a job after graduation, but there were also other reasons. For example, when they wanted to return to their hometown or just did not know what to do next, returning home was a way to cover the break between the end of the educational path and start of the working path.” (Estonian national report)

Parental support was used as a coping strategy, but in different ways in different countries; the strategy was well described in the Paragraph 1.3.3 – Part 1, but, for what concerned housing autonomy, it was interesting to underline that the two opposite cases were the UK and Italy: in the UK parents were a network of support in the case of failure. In Italy parents were a support before taking flight from the parental home.

In the middle there were different forms of parental support. In Estonia or Germany, the most substantial support from home was when the family helped the young person to get a mortgage to buy an apartment

Only in **Greece** did we find the coping strategy of **living together but also apart** from parents. “A rather different living situation that emerged from the interviews was living with the parents but not all the days of the month or year. In these cases, either the participants or their parents lived in more than one house” (Greek national report)

Some other participants, despite the fact that they used to live on their own, they returned home. Some participants, in their effort to gain autonomy, chose to live with friends or relatives. This category also included participants who lived with their partner.



Another coping strategy, we found only in Bulgaria and Ukraine, which **was leaving the countries**. In Bulgaria, as far as other dimensions of autonomy were concerned, a relatively big number of young people were seriously considering the idea of leaving the country:

“Plans for abroad – yes. We have thought about leaving many times” (Valyo, 21, M, LE, U, BL).

In Ukraine, migration was another coping strategy related to income increase and leaving the parental home. Searching for employment and income, young people, especially from western Ukraine (the Ternopil region in the sample) practiced temporary labour migration to other EU countries

1.2.4. Housing autonomy as a step towards adulthood?

From the traditional theory of the transition to adult life, leaving the parental home was considered a step toward becoming an adult (Galland 1999). Analysing our interviews, we found different meanings of leaving home in Europe. In fact, from the interviewees emerge that not all the young people in the countries considered leaving the parental home as important in order to become an adult. Of course, this could also be due to the fact that it was difficult for economic reasons to leave the parental house, especially in countries where institutional support and job policies were low. It could then be possible that young people were adapting to the construct situation (readjustment of preferences toward the down period (Elster 1999) and/or building a new rhetoric to justify their situation and hide the fact that they were the losers in globalisation.

Regarding the importance and the path for housing autonomy toward becoming an adult, we found very different positions of youth around Europe. In Italy, for the majority of young people we interviewed leaving the parental home was considered an important step to becoming an adult, but in the UK, Sweden, Bulgaria, Germany and Poland, it was considered very important. Nevertheless, the process of transition could have different pathways, in which also housing autonomy could be achieved toward a different pathway.

In the UK, leaving the parental home was also considered an important step: their perception of adulthood and what it meant to become an adult, was often intrinsically linked to their accommodation status. At the same time, the order of transition and the strategy to become residentially independent were multidimensional and disordered, “many of the participants interviewed did not show a linear transition model, a pattern where the achievement of adulthood was the accumulation of a series of sequential and ritualised stages (e.g. school, work, parenthood). Instead, they would often leave when studying or move in with a partner, only to return home if anything went wrong. The parental home was seen as a *safe place* in which to move back should one of several negative events take place” (UK National report).



“Erm I guess it’s independence isn’t it, its autonomy, moving from your family or origin to your family of destination, erm, yeah err I guess it’s financial but it’s also sort of emotional and also practical, I’m not the best at that sometimes which is why it’s good to have someone to help you, like I thought I lost my wallet and cancelled all my cards and then I found my wallet and now have a wallet with lots of useless cards in it! (Laughs) so yeah I’m not really an adult in a few ways, ad erm, not yet I keep still doing stupid things.” (Sarah, 25, F, TE, UK)

In Germany, in general, many young adults in our sample tried to achieve autonomy, especially housing autonomy, and saw it as an important goal for their future and a factor in becoming an adult. Residential autonomy in this country was driven by economic autonomy: opposite to the situation in Italy, leaving the parental home here meant being economically independent. The idea of taking responsibility was very strong:

“Growing up...means to me...yes...responsibility [...] I mean I’ve got two children [...] That’s why responsibility for sure for two children.” (Simon, 25, M, LE, U, DE)

“For me becoming an adult means to stand on your own two feet.” (Maria, 27, F, HE, TE, DE)

In **Poland** moving out from parental home is considered as an important step on the path toward becoming an adult. “Having sufficient resources to leave the parental house might be a stimulus itself. It was important to stress that the trigger worked only when a young person felt ready to leave their parental home”. Lena, 22 years old, gave a clear signal that she was not yet ready to move out of her parental house – it was not only her financial or labour market situation, it was because she just did not feel she was ready:

I: “And what would it depend on? This removal?”

R: “I don’t know. I think I will grow up to be ready to all of this. Because, let’s say, that I would have money, I could move out, but (...) I don’t feel it, somehow. I don’t know how to say it. (...) I just don’t feel it. Well, I don’t know. Maybe I’m just like that. Some people move out early.” (Lena, 22, F, LE, TE, PL)

In Greece, as in Italy, there was a general acceptance of the idea that even adult children remained in the family. But for some of the interviewees it was considered very important to become autonomous.

At the same time, in both the countries, young people usually believed that moving out from the parental house implied starting a new family. That was undoubtedly a very traditional notion of the transition to adult life, particularly when compared to previous generations, but still seemed to be present in these countries, at least as an ideal path.

Indeed, perhaps in connection with ever decreasing job opportunities due to the economic crisis, it appears that job insecurity in Italy prompts youth to consider either the most immediate present or the foreseeable future, without making steps toward adulthood.



In this view, you have to focus entirely on the present; consequently, autonomy is limited both in time and space. And that's exactly what prevents young people from making up their mind and decide to leave their family of origin. For our sample, being autonomous mostly meant managing daily or short-term economic problems and decisions (see par. 1.3 on Economic Autonomy), and paying for your leisure time expenses or little more:

I: "And becoming autonomous? What is autonomy for you?"

R: "The autonomy of... basically of not relying on anybody, I mean, everything you do is up to you, or maybe if you have some little problem yes, you can let them help you, but you have to deal with it by yourself".

I: "And how do you assess your degree of autonomy today?"

R: "Today it's OK. Cause I have already worked a little, I have put a little money aside so... I'm autonomous let's say" (Marius, M, 23, U, IT)

"And not, in fact, a job. I still want that, I want to work, I want to be independent. And I tell you, for now... (in order) to be independent, I'm trying to get my driver's license, precisely so that my father won't have to accompany me back and forth" (Dante, M, 19, U, IT).

Similarly, in Greece, Valeria, who was a temporary worker, was a very characteristic example of a young person who lived alone and believed she was now autonomous.

R: "[...] and now this last year I live on my own //Mhm// and I feel really good living on my own, it's the thing I said before that I feel, I feel I am an adult now and that I am autonomous [...]"

I: "Did you ever think of joining them? (her parents moved abroad)"

R: "Yes. I thought about it over and over again but I decided to stay here and live on my own in order to have my independence." (Valeria, 25, F, ME, TE, EL)

They both described that they had reached a certain age and a point in their lives where they should live on their own in order to develop their personalities and become independent from their parents.

"/Mmm yes I still live with my parent/ (low voice) certainly I would prefer to live by myself, given my age //Mmm// in order at some point to be able to stand on my own feet and not to have uh (...) the need in a way uh not to be force to /burden them/ (laughing) with my presence...because no matter what, independence is something.../it's something very positive for a person/ (low voice)." (Alice, 25, F, ME, U, EL)

In Bulgaria, young people considered the act of leaving their parents' house as a natural outcome of their transition from adolescence to adulthood i.e. when they reached a certain age, it was time for them to move:

I: "And actually, what did make you to leave, to decide to live independently?"



R: "Well, I'm 26 and in my point of view, it is right for a young adult to have an own place, to live independently and to move from parents, from everybody, because this is the right thing to do. You cannot stay at mommy and daddy's place for a whole life" (Biliana, 27, F, HE, TE, BG).

In some cases, the point of view that young people had to leave their parents' home after a certain age reached extremes as some respondents tended to think that living with their parents beyond a certain age was even shameful:

I: "And you perceive it as shameful?"

R: "At my age... I don't think that I'm too old, am I? But I should have undertaken some measures a long time ago..." (Koko, 28, M, ME, TE, BG)

In **Ukraine** taking individual and independent decisions was considered by youth as a common quality for an adult and an autonomous person:

"When a person becomes adult, he becomes independent from their parents, independent of anyone, these are I think means maturity and autonomy. But in our times, perhaps it will sound not so good, but independence is closely linked to money, with all this ... Even if you support yourself but live with your parents, well, it's hard to call it autonomy." (Bohdan, 23, M, HE, NCJ, UA)

Autonomy was more often associated with material well-being, the ability to cover all expenses, and not depending on anyone financially. Even though autonomy was related to adulthood to many young people interviewed for this research, there the accent was still on financial independence and sustainability as a key determinant of a modern independent person.

"I do not know; it is a difficult question. I think it means that you do not depend on no one. – what do you mean by depend? – ask for money I guess" (Andrii, 29, M, HE, NCJ, UA)

"When you have your income, and you take no money from you parents or your husband, or your grandparents. You live independently, and you can spend your money on whatever you want. You can become independent or autonomous when you are an adult, or an older person." (Vimenka, 24, F, HE, NCJ, UA).

This leads us to next section of the working paper about economic autonomy of young people in Europe.



1.3 Economic autonomy

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1.3.1 Job insecurity and (meanings of) economic autonomy

Investigating how labour market exclusion and job insecurity affected youth autonomy in the EXCEPT countries, we explored how labour market disadvantages impacted the interviewees' feelings of economic autonomy and security and how autonomy was subjectively defined based on available money and financial resources. The economic dimension of autonomy emerged as a very important issue. Comparing the national reports about autonomy, all of them brought into focus the great importance of economic autonomy. Although housing autonomy, psychological autonomy and economic autonomy were closely related, the last – economic autonomy - was a crucial key to understand the youth conditions of economic vulnerability, as well as the subjective meaning of adulthood, according to the EXCEPT interviewees. In most cases, both housing and psychological autonomy were perceived as a direct consequence of their financial situation. In fact, autonomy, in terms of financial independence, was considered an important dimension of their personal autonomy, necessary not only to live autonomously outside the parental house, but also for their personal development and their psychological and emotional balance. As seen below, it emerged that when one young person was financially independent they felt they had reached adulthood.

a) Being able to deal with expenses needed to cover one's own needs

Regarding subjective meanings of economic autonomy, it was interesting to note that most of the respondents referred economic autonomy to the perception of having one's own financial resources, sufficient enough to face the expenses they considered necessary for their own needs. If this was a common definition, emphasis in the interviews was on different aspects. Very often the main issues were the same across countries, but we found different connotations and nuances of the autonomy concept in the national reports. What were the relevant needs that they considered as being covered in order to define themselves autonomous? A different emphasis was on a short-term or long-term perspective: everywhere, the young people who were unemployed or more economically deprived seemed more likely to associate autonomy with the ability to cover their own daily expenses. On the contrary, who had an income or was financially supported and, therefore, partially autonomous, tended to mainly connect economic autonomy to future prospects. Mainly in Italy, Greece and Poland, many respondents gave more emphasis on a short-term meaning of autonomy: they seemed to tie autonomy to the present moment, showing difficulties in making plans for the future. The threshold of economic independence seemed to be set quite low: facing their daily expenses such as cigarettes, sometimes a beer with friends, petrol for their car.

"I would like to earn money, to have some stability, at least for those most important things, I'm not even talking about some luxuries, I'm not talking about some holidays,



some trips, just for instance let me put it in these words, that if I need trousers I just buy trousers and I don't have to worry that I bought these trousers" (Patryk, 29, M, HE, TE, PL)

"Let's just say I'm keeping my safety belt very, very tight. So, there can be everyday expenses, such as gasoline for getting around with your own car, or shopping at the supermarket, or having a drink with friends, but even there, in fact, I always take keep my eye on the price" (Costantino, 27, M, HE, TE, IT).

In other countries, such as Germany, Estonia, Sweden and the UK, respondents defined economic autonomy in a longer-term perspective, as well as in the case of the interviewees with a personal income and more highly educated in all the countries. In these countries, most referred economic autonomy to the perception of having one's own financial resources sufficient enough to face the expenses they considered necessary to achieve their economic self-sufficiency in the future. In other words, economic autonomy meant being able to support themselves and their family and seemed to be more linked to making plans.

"I feel, that I am not yet stable enough, to eh... to say to start a family. So ... for example, so as long as I am not able to manage by myself, there is no point in thinking about it... until I, well, feel that I can pay all my bills, feed myself and there is a bit money left over" (Nora, 24, F, ME, PE, EE).

Asking about meanings of economic autonomy, most of the UK respondents just talked about having money to pay rent and cover bills, or to save for a mortgage. Here, Alan is talking about this:

"Yes, and just one little thing can knock you back, a bill, especially if you are younger living in London, so much money gets sucked up by rent erm, I think yeah as a young adult it would be good to have the security that other people have, you know like owning your own home. You know looking at my Mum, they have their mortgage paid off which is a lot easier and you know and having that uncertainty is a lot more difficult. But again homelessness feels quite easy in London, you know one job away from not having that monthly rent and then, or you're having to move house and you don't have the deposit or you're having to like..." (Alan, 28, M, HE, U, UK).

Of course, even those interviewees who – as we will see later – chose to live in the moment as one of the coping strategies adopted to face job insecurity and lack of autonomy, mentioning enrolment in postgraduate school, the purchase of a house or the creation of a family, replying to the question on the meanings of autonomy. But for them economic autonomy remained in the framework of the future and desired more than in the current effectual planning. For example, the link between economic autonomy and starting a family recurred in many interviews across the countries, but in some (mainly Italy, Greece, Bulgaria, Poland) it sounded more like a dream projected very far in the future or as a still-undefined desire.



“When I have my own car, my own house, my own job [...]. I’ll be autonomous when I say, knowing myself, that I’m ready to make a family” (Spiros, 21, M, LE, TE, EL).

Lastly, it was interesting to note among the Italian interviewees not only a short-term perspective but also a levelled downtrend conception of economic autonomy. As mentioned, for some of them, being autonomous mostly meant managing daily or short-term economic problems and decisions, and paying for their personal daily expenses, and little more. Even though most were either unemployed or temporary workers and lacked housing autonomy, many perceived their economic situation in terms of self-sufficiency and represented themselves as autonomous, but they levelled down their economic self-sufficiency, defining it solely in terms of their ability to acquire their own personal necessities, by cutting expenses deemed unnecessary, such as holidays or leisure activities:

I: “And how do you assess your degree of autonomy today?”

R: “Today it’s OK. Cause I have already worked a little, I have put a little money aside so... I’m autonomous let’s say” (Marius, 23, M, LE, U, IT).

“With €500 per month I could to maintain my car and scooter, always considering that I did not have to help anybody else (living with his parents) and I only had myself to think of, right? But, I already had to think about car insurance, motorcycle insurance, car gasoline, motorcycle gasoline, my own stuff... some gifts to my girlfriend based on my salary. Yes, I feel quite autonomous” (Matteo, 28, M, ME, U, IT).

In fact, some Italian respondents reported that, since childhood, they were not high demanding consumers with respect to lifestyle, consumption and goods. They stressed they only bought goods in sales or else cheap items, avoiding expensive shops and looking for free recreational activities. We will come back to this issue later.

b) Strong link between autonomy and employment

Different nuances of the economic autonomy’s concept could be found in the country reports. However, everywhere autonomy meant mainly financial independence and the link between economic autonomy and employment emerged as an important issue. But different connotations deserved attention.

“I think to be financially independent is the biggest thing, especially in my family, it’s something that they are quite keen on, like that’s what Mum has always said, make sure you are financially fine before you worry about other things. So, I think to be financially independent is a big thing and not have to rely on other people for income, to be able to afford things, that sounds so obvious but to be like I want this and I can have it because I’ve worked for it, so they are the biggest things” (Sarah, 29, F, ME, U, UK).

If the link between autonomy and employment emerged in all the country reports, the German respondents, in particular, placed strong emphasis on it: according to them, economic autonomy was seen and socially expected as something to achieve through



employment and earnings, which meant without any financial support from the state or the family. In fact, work was very important to stand on one's own feet. However, as the German interviewees had few opportunities to find a regular and stable job because of illness or because they did not have an apprenticeship, they were forced toward marginal jobs and needed to be economically supported, as they could not support themselves with their earnings.

"Yes, that is important to me. Well, that I can get everything on my own and so on" (Thea, 21, F, LE, TE, DE).

"It (economic autonomy) means to be able to support yourself with your own earnings [...] Basically, I am ashamed of that! (not being autonomous and receiving unemployment benefit)" (Klaus, 29, M, ME, U, DE).

On the contrary, receiving support was not considered a threat to autonomy in Estonia or Italy. Moreover, in other countries many interviewees stressed that having a job did not necessarily involve being autonomous in economic terms. The issue of low wages was highlighted by several respondents in Bulgaria. The one concerning the continuity of income was underlined in the interviews collected mainly in Italy, Poland and Greece. In the national reports of these countries, it was not only having a job, independently from the type of work and contract that seemed to matter for the youth's economic autonomy (in the sense of independence). Quality of employment was much more important: inadequate salaries were often mentioned as the biggest obstacle towards achieving full economic autonomy. Even in the countries of Southern Europe, where unemployment levels and rates were particularly high, the quality of employment came to light as a very important issue. This result contradicted the commonly spread belief that employment was the best way towards social inclusion, as highlighted in the Bulgarian country report.

"Well (thinking) I can hardly live fully independently thanks to incomes that I earn now" (Petar, 30, M, HE, PE, BG).

Several interviewees underlined that economic autonomy implied economic security and income continuity over time. Thus, the concept appeared to be strongly linked to salary instability and inadequate income, and not being balanced by an appropriate welfare system:

"I'm concerned with economic insecurity, not with job insecurity. Yeah, I'll find something sooner or later, I know that! Maybe, I'll just rake leaves for cash. But, see: that's not enough to live well" (Anna, F, 27, HE, TE, IT).

Some Estonian respondents shared the association between economic autonomy and economic stability, "they mentioned that at that moment they could manage themselves,



but could not start a family before they had reached financial stability”, as the Estonian national report stressed.

These interviewees were mainly employed, but not officially or full-time, and among them there were many males who felt they should be the ones providing for the family.

Temporary employment also seemed to be one of the problems in the working life of young Swedish people, contributing to economic insecurity. Getting stable employment was a goal for the youth interviewees even in Sweden, a country with a high level of occupational mobility and the lowest level of wage inequality in the EU, according to Eurofound (2017).

Coming back to the meaning of economic autonomy as financial independence, the EXCEPT interviewees generally supported the idea that a person was autonomous if they could cover their expenses on their own as well as being self-sufficient and not depending on anyone else for anything. This issue was very important and was found in different country reports, but again with different connotations.

“The autonomy of... basically of not relying on anybody, I mean, everything you do is up to you, or maybe if you have some little problem yes, you can let them (the parents) help you, but you have to deal with it by yourself.” (Marius, 23, M, LE, U, IT).

What was important to highlight was that, if economic autonomy was considered an essential goal and had to be achieved by earning money, its lack in the German interviews, in particular, evoked the issue of stigmatisation. In fact, being dependent on one’s parents or on welfare benefits could lead to a feeling of being stigmatised. The German country Report underlined that some young people felt very bad, sometimes even ashamed, because they were not autonomous and had to receive financial support.

“Definitely not. I don’t like to say I am receiving Hartz 4 (unemployment benefit). I make something up” (Simon, 25, M, LE, U, DE).

Sophia perceived her situation as not being autonomous at all, because she had been receiving unemployment benefits for 6 years. That was a terrible situation because being autonomous was “very important” for her:

“In my opinion being independent is just that I don’t need anyone’s help. So, if you really are able to do everything on your own. (...) For example, also the financial things. That I am not dependent on the employment agency and that I can do everything on my own without expecting anything from my parents, [...] I can simply demonstrate my parents ‘Look, I can manage all of that without you’ and that is being independent for me” (Sophia, 25, F, LE, U, DE).

Many interviewees in Germany perceived that unemployed people (themselves included), receiving unemployment benefits or turning to families for support, were socially seen as lazy, and people who could not take care of themselves were therefore



not considered full members of society. They often thought they were a burden on somebody. As mentioned, the German respondents attached high importance to the responsibility for themselves or for others, such as their children or family members. The Swedish interviewees seemed to have opinions similar to those of the German interviewees. As stressed in the corresponding national report, Sweden had “a highly individualistic culture with an individualisation of human rights. Dependency was often associated with negative meanings attached to it, while independency was linked to being free and not governed by something or someone else. Autonomy was viewed as at the core of the liberal citizenship ideal”. Some respondents showed they were reluctant to being dependent on welfare provisions just like in the UK, and having an income from a regular job was perceived as the proper autonomous way of living. The norm of autonomy took on a different meaning in the different contexts. For the Greek and the Italian respondents, family solidarity and relationships of interdependence within the family were very important. If many Polish respondents saw economic autonomy as a minimal condition to become independent from parents, in most cases in Estonia, as mentioned, receiving informal and/or formal support did not assume a negative significance.

1.3.2 Managing money: autonomy and micro coping strategies

We interviewed young temporary workers who did not seem unprepared to manage their money: in fact, they *were able* to put a lot of micro strategies into place in order to provide for their needs, embedded as they were in their environment, in order to maintain or reach future economic autonomy.

“So you have to calculate, where the money goes. You either eat or pay the bills. Or do a bit of both and are in debt to yourself and to some company for example.” (Nora, 24, F, ME, PE, EE).

In the paragraphs below, we will go deeper into these coping strategies, reporting some significant quotations helping to clarify the main difference among countries.

a) Reducing costs by controlling expenses.

Respondents found it difficult to coherently match *accounting time* and *shopping time* and tried to balance them with strategies aimed at reducing costs according to estimated expenses. Many strategies did not include accounting and were limited only to shopping: in these cases, interviewees only bought goods at a sale or else cheap items, avoiding expensive shops and looking for free recreational activities. These strategies were strictly interlocked with what we previously called the levelled down conception of economic autonomy. But there were different strategies that included accounting. Indeed, *budget constraint* emerged as the most widespread strategy, and was enforced in its most literal and direct meaning: some young people used cash only and spread their salary across the entire month by limiting its availability in the house. Making their finances tangible



appeared to make them more conscious of what they were spending (as opposed to just using a credit card to pay for everything) (UK national report).

"[I] try to umm, buy everything in cash, so I try to live on £100 a month, so £25 a week, so I try to budget, but sometimes I have to get out more if I get too desperate but yeah that's it. That doesn't include if I'm going to visit somewhere, but like food and products and stuff, socialising it covers." (P34, 29, F, HE, NCJ, UK).

b) Cohabitation with friends

In the UK and Greece cases, according to the participants, one of the most popular strategies, to cope with housing expenses, was cohabitation and sharing the expenses with other people (i.e. with a partner, a friend, or siblings).

"My boyfriend lives in a house...in a house with his brother, the two of them, and their parents help them with the bills and all that...uh and he suggested that when we will both be in a good place financially...good...uh just stable not necessarily good [...] to rent a house the two of us and this is a prospect that I like...it's very positive mainly because I think that I won't be able to do this on my own...and a roommate helps a lot." (Victoria, 27, F, HE, U, EL)

This strategy, closely examined in the paragraph on Housing autonomy, was connected in some countries even with University studies or the first steps in the labour market but was widespread across all countries, also those in which this phenomenon was unknown a few years ago, as in Italy. In fact, in the other countries, the strategy of living with parents in order to save and reach housing autonomy in the future was more widespread (see par. on Housing autonomy and the one on Meso coping strategy).

c) Having a "non-ideal" job, doing irregular work.

Many young people were forced to remain in employment positions that were not ideal for them or covered their needs. However, they remained in these jobs only because they earned a relatively good salary. This image depicts the general employment conditions of young people in Greece sample (Greek national report):

"Yes (...) /I wouldn't say that it's my dream job/ (laughing) but I don't have any other solution, and okay, since this job gives me a monthly salary, I know that every month I will have this salary, because this particular drugstore is very well-known and my boss is...well he is okay, he's very okay with the customers and all that and he is a good businessman so I believe that...the drugstore is doing well so I know that I will have this job for a long time." (Valeria, 25, F, ME, TE, EL).

Also in countries where the crisis was weaker such as Germany the main strategy among the interviewees is to have a job:



“Meanwhile I just accepted it [...] Although I actually see more chances to success at my age, if I just take these jobs as an unskilled worker and try to gain a foothold from there.” (Marc, 24, M, LE, U, DE)

“And that is simply my goal, just to get a job.” (Luke, 30, M, ME, U, DE).

“Well, I have to say that the jobs I had so far, I never enjoyed doing them. It felt more like an obligation because of the money” (Katharina, 26, F, ME, TE, DE)

The so-called “fast money” for Ukrainian male youth was working in construction and female youth in sales and sometimes call centres. These types of work were easy to find and they did not require specific education or developed skills (Ukrainian national report). Some young adults used marginal employment as an additional financial source because they already earned money through regular work (apprenticeship, part-time employment) or received unemployment benefits. These jobs might have been illicit, but it was important to say that this happened in countries with different labour markets such as Italy and Germany:

“I go there twice a week or sometime every day for a couple of hours to earn some money. I get 7.50€ an hour. It is nothing big, but still better than nothing //mhm//. That is how we make both ends meet [...] It wouldn't be necessary if the government helped just a little more. Then I wouldn't have to work in illegal employment to make ends meet //mhm// I still wanted to say that.” (Klaus, 29, M, ME, U, EE)

This strategy was used by lower educated individuals or the upper educated who did not perceive any, or just limited, economic autonomy. For them, it was often easier to find illicit work and, moreover, earned more money because they had no taxes etc. However, these jobs were mostly only marginal positions, without any protection against unfair dismissal, and used to earn a little extra money (German national report). Illicit work was also present in Ukrainian and Estonian samples where people receiving disability benefit were working unofficially. “There was another extent to which people employed this strategy: some took on one or two short-term odd jobs to get some money fast, others developed this for a more permanent scheme and received the main part of their income this way. Mostly, these unofficial jobs were in construction and agriculture, but there were also simpler one-off jobs like chopping wood or street cleaning. Women mentioned babysitting several times as a possibility to earn extra money” (Estonia national report).

“Well I could turn to my parents, if things get really bad, but I have tried to manage on my own somehow. I don't know. I would even go to work for the farmers, who are here, these ... for example I have gone to work on the fields a couple of times and looked and ... And well, then I ask my acquaintances, if they know any jobs available and I have found some.” (Karina, 23, F, LE, U, EE).

Story of Zenek (24, M, HE, NCJ, PL) who worked informally on construction sites, might serve as a good example of *saving as a strategy to cope with uncertainty related to*



informal jobs. What was specific for his situation was that he earned really good money, but his income was very unstable and uncertain. He admitted “*Exactly (...) It can end up any time.*” (Zenek, 24, M, HE, NCJ, **PL**) Moreover, as his work was mainly seasonal, Zenek had to save the money he earned during the summer:

„You always need to save up, not to let it melt at once, to have it during a winter, just in case (...) When winter is coming, it's better to save up for the winter (...) to put by, to survive this winter.” (Zenek, 24, M, HE, NCJ, **PL**)

d) Access to credit, over indebtedness

Falling into debt was not a good solution for the young people interviewed. In Estonia, four interviewees mentioned taking an SMS-loan to cope with temporary financial difficulties.

“But well, I was, this SMS-loan, when I took it then at first I think I took – I think it was before Euros, yes – I took 50 Kroons, paid it back. Then later took 100 Kroons, paid it back. Then took 175, paid it back. And then in the end took 400. And then I only made the first payment and then I thought, oh, forget it. But luckily I only took from one place, not from all these different SMS-places, where you can take. But my partner has taken from everywhere, where he could.” (Helena, 24, F, LE, U, **EE**)

“Well and I have gotten so much help that we have found an acquaintance who we can ask for a loan. Not such short term, rather this long term loan, for example in case we need to do some renovations or needed to buy a new heating device. Because we can't get a loan from the bank, because we have had that many debts in the past, that they just won't give us a loan.” (Tuuli, 27, F, ME, U, **EE**)

A particular type of loan was the **student loan**: in our sample, this emerged in the cases of Sweden and Estonia but not only in a positive way. In Sweden, all students were entitled to financial support as a social right. Financial support consisted partly in a grant, which made up about 30 % of the total support. The other 70% was a beneficial loan with low interest rates. These amounts could be separated and a person could choose to receive only the grant. Respondents such as M3 (20, F, ME, TE, **SE**) and M4 (21, F, ME, TE, **SE**) had chosen to take only the part of the grant, but not the loan, and instead worked to support themselves financially. KE (F, HE, TE, **SE**) described how she had previously worked during summers, evenings and weekends while studying:

“In three years I worked and studied like 150-200%. And then... I was like really stressed [...]”

Estonian interviewees (all women who left home to go to university) mentioned taking student loans to cope with financial difficulties during the university period. In these cases, the family was otherwise supportive, but did not have the financial resources to support their child during university years. In two cases, it was agreed that the parents would



later take over the payments of the loan. Here, the strategy was somewhere between market and family support. As all of them were unemployed, the parental support was very important to avoid further problems because of the loan. Similar situations occurred in Bulgarian sample. It seemed not to have an impact on the self-perception of autonomy but was a specific and overall episodic financial aid from parents

“My mother is unable to support me in any way, because well, it is, my mother reached her pension age and during the time she continued working, she still works, and then she decided to pay back my student loan. Because I couldn’t imagine how I could have managed now with my student loan. I don’t imagine how. But my mom raised this 4000 Euros and paid the student loan for me, it was like for her conscience.” (Mari, 30, F, HE, U, EE).

The majority of interviewees thought that access to credit was not a good solution for them, not only in case of mortgage as we have seen in the Paragraph on Housing autonomy, but with respect all types of debts:

M1’s (24, M, ME, U, SE) dad had told him that: “[...] It would be good for you to move out, go away and live by yourself and take responsibility for stuff’. But he said that on the other hand “there is no use you being in debts if you can avoid it. If you don’t need to be in debt, why would you be’.

e) Not to pay housing expenses during unemployment

In countries in which housing autonomy was more widespread, young people did not pay the bills or only partially during difficult times. When a company started threatening to turn off the power or telephone, they paid some small amount to avoid it (Estonian national report).

“I have a roof over my head, a bed but it affects you [not having enough money], that you can’t live like you would like to. Or eat as often as I would like to. And pay the bills and the business with the debt. I have been told that the debts are not that big. That some have debts in thousands, but it is easy to think like that, just let it go. I don’t like to be in debt to anyone. In this sense, I don’t feel that I am doing good at the moment.” (Nora, 24, F, ME, PE, EE).

There were some interviewees in the sample who had considerable debt problems. The most common strategy in cases such as these, was avoiding to pay them. The interviewees hid their income from the bailiff: they worked unofficially and did not have or use their own bank account, instead they used the account of a child or mother. One of the interviewees who had a debt of over €1 million also considered the official procedure of going into voluntary bankruptcy as a private person, but thought the procedure was too difficult and time consuming (Estonian national report).



R: *“But I don’t use my own bank account at all, I use my child’s account. Because from my child’s account, no bailiff can take money from there.”*

I: *“And your child support goes there?”*

R: *“Yes, to my child’s account. No money goes through my own account or something.”*

I: *“Also, the subsistence support, everything goes through child’s account?”*

R: *“Yes. Because otherwise the bailiffs would take it.” (Helena, 24, F, LE, U, EE).*

f) Saving

Saving was a common strategy across all the national samples. Also, they appeared to be able to adapt their material living conditions to their context and its socio-economic features. *“In other words, they were fully aware of the precarious employment conditions under which they worked and knew very well that their employment was only temporary. So, they made sure to set money aside for the future unemployment periods which were sure to come”* (Greece national report). However, in some countries their ability was strongly limited and conditioned by their job insecurity or low level of salaries:

“Uh usually I would say...I would set some money aside when I had a job...when I had a stable job I did save money, I always did that [...] even though you hardly ever have extra money to save, there is no money left for savings [...] but I did as best I could and I would save as much money as I could but... [...] Yes, I would always save money but I’s really hard, with such salaries it’s really hard... to save money.” (Thanos, 28, M, U, EL).

Saving was difficult in countries like Sweden or the UK where the respondents said they had enough money to manage housing and other necessary costs of living, but were not able to save money. Their available income was either low or occasional, so they directed their efforts primarily to short-term management of daily expenditure.

“I mean I’d like to have savings (...) I’d like to look at my bank account and see 1000 or 2000k just there, err, I’d like to do more travelling and that is something that I’ve not done, you know too much of my money gets taken up by rent and perhaps even having too much fun on the weekend, but partly it feels like because work can be so intense sometimes you do find yourself kind of wanting to live on the weekends. Erm, so I think that is something to think about really, I’d like to have savings and I’d like to be living in a flat where the rent is something that I feel comfortable with paying, erm, I’d like to pay my parents back for the money they have given me over the years, and so they could be more comfortable, I’d like to feel like I’m helping” (Alan, UK).

Despite these difficulties, there were differences among countries given institutional contexts. Saving could be only a strategy to cope with job insecurity:

“You always need to save up, not to let it melt at once, to have it during a winter, just in case (...) When winter is coming, it’s better to save up for the winter (...) to put by, to survive this winter” (Zenek, 24, M, HE, NCJ, PL).



Or could be a strategy to **maintain** economic and housing **autonomy**:

“I do save; I do like to save in case of a rainy day but that’s about it. I save monthly, I made a budget, so when I take out the amounts for bills for stuff, transport and once that has come out, I really don’t have much left, but I take half and put that into savings, and the other half is for in case I need anything, like a new shirt, shoes, stuff like that.” (David, 22, M, TE, UK).

In some cases, **only losing housing autonomy** was possible: *“If I wasn’t living with my parents, all my savings would be gone very fast.”* (Victoria, 27, F, HE, U, EL). Regarding the practices related to saving, the respondents usually split their salary into two shares: cash for daily expenses and bank deposits for any future emergency, most notably linked to worries about losing their job:

“Money matters... it matters a lot... I spend, but not stupidly, in the sense that fortunately I’m the kind of person who puts money aside to use later, I’m responsible about things like that and still have some money in the bank left over from McDonald’s although I haven’t worked there for months” (Andrea, 24, M, Me, U, IT)

Strategies for saving based on everyday practices were difficult because of the timing of income in the case of precarious jobs. Greek youth talked about precarious employment conditions and the challenges they had to face in terms of payment, overall not receiving their salaries at regular intervals. Kate, for instance, found it hard to manage her income because she received her salary daily instead of monthly (Greek national report).

“Uh, yes. From my job, I receive daily wages. Meaning that, every day, after my shift is over, I will get my money which is something that on the one hand /I love it but on the other hand, I don’t really like it, because, when you receive a monthly payment, it’s easier to manage your money and say for instance that a certain amount of money will go to my savings and another amount will go to bills or spend it elsewhere. Whereas, when you get 30 euros daily, it’s easier to spend it.” (Kate, 26, F, HE; TE, EL)

Therefore, strategies based on accounting were an optimal solution for some young people in order to keep expenditure and its planning both in check:

“I support myself financially [...] I created a file, in Excel (laughing), I put in income and expenditure, so that I can make a forecast” (Emma, 20, F, ME, TE, IT).

“What I do is keep my expenses under control by using an android application in my smartphone, where I write down all my earnings and all my expenses, I keep notes of what I spend and where I spend it so I always have a general view of my expenses in order to prevent spending money here and there for no reason.” (Kate, 26, F, HE, TE, EL).



Some people admitted that this method had helped them a lot and saved them from many unfortunate occasions (Greek national report).

"[...] well the thing is that I do have a general idea concerning my needs and I act accordingly, meaning that, I will write down the amount of my income for a certain month and I know that I will get that much money [...] no more no less. So, I know that my expenses must within the limits, depending on what I want to do knowing that this month I would like to set aside 200 euros and I know that [...] and this thing has helped me a lot so far, I do this since the very first time I got a job and this method has /saved me from many unfortunate events/ (laughing) like for instance, when I needed to get my car fixed." (Vaso, 28, F, HE, TE, EL).

Some interviewees described how they divided their income into days/weeks to manage until the end of the month, so they knew exactly how much they could spend:

"It is like, normal //mhmh// for me that //mhmh// I don't have an income all the time //mhmh//. Ee, and, as I have like, in the previous years, been to America more [to sell books] then it was also like that that I earned most of my income during the summer //mhmh//. And during the rest of the year I didn't have much income //mhmh// so then you have to know how to distribute your finances for the whole year." (Sergei, 26, M, HE, PE, EE).

Saving in some cases was possible despite the hard conditions young people were facing. Eva, for example, relied entirely on her parents for her subsistence but she managed to save small sums:

"We put one lev by one lev... we hide it, even if it is only one lev – we hide it too. Then my mother says: "We don't have money" and I give it to her. One lev by one lev, I saved 30 leva. I do it that way". (Eva, 21, F, LE, U, BG).

Saving could be a strategy not to be forced to take any job offer coming their way, and to be economic and housing autonomous: "Those living only off personal income are using savings accumulated in the past when they were employed. Their unemployment has not lasted long and some have had quite well-paid jobs before so they can manage without registering officially as unemployed or reaching out for other types of benefits (...). There are different housing arrangements in this group, the majority has not changed their previous housing arrangement and live in either apartment of relatives or acquaintances for reduced rent or in their own apartment, but there are a couple of interviewees who have given up the rented apartment and moved back home or in with friends to make the savings last longer" (Estonian national report).

"At the moment I live, as much I have set some money aside, I have calculated, that when I live with my parents during the summer, then I can manage and then I have to come up with some kind of plan for the autumn, how to continue with my life." (Anna, 29, F, HE, U, EE).



Saving was linked to playing down economic autonomy:

“So, in my life I have managed to ... put aside enough money, so I don't have to worry too much about that. I have done and gone a lot, well. I have worked at it. Let's say, that, when my friends when younger drank and smoked behind the corner, then I didn't have such free time. I have worked all weekends, all summer holidays.” (Ott, 28, M, HE, U, EE).

Some people seemed to have developed a pattern of answers with which they avoided other people who tried to persuade them go out and therefore spend money (Greek national report). In this sense, saving was interlocked with the other micro-coping strategy of reducing costs by controlling expenses through practices that were not only linked to the logic of conventional accounting:

“With very careful management and self-discipline...meaning that I don't spend money, I won't order food well, I never had these habits anyway, I don't really enjoy going out but...on many occasions people did try to con me into going out, first-year students who want to go out and meet new people like 'oh let's go for a coffee or let's go for a beer' and I had to deal with all that with answers like 'I have other plans or I will find you later' and such.” (Olek, 28, M, HE, U, EL).

Finally, it's important to note that the main difference among the interviewees across the 9 countries was the timing and the positioning of the micro-coping strategies in the life cycle of interviewees: if savings and others strategies were common across countries to cope with job insecurity, in the UK and Sweden they were also addressed to maintain fully economic and housing autonomy in the first steps of a job career, generating a virtuous circle that allowed people to achieve and maintain full autonomy. However, in Italy and Greece, these strategies were linked to a pool of housing autonomy, with an uncertainty perspective of if and when young people would be able and allowed to achieve their goals. On the contrary, maintaining housing autonomy was linked to potentially dangerous strategies for young people such as not paying housing expenses and falling into debt that they were not able to pay in the future. Those strategies were linked to the structure of a more inclusive bank system as in Estonia and the UK. More generally, an important link between economic and housing autonomy was access to credit in order to get a loan or take on smaller debt to sustain housing expenses, particularly in specific moments (i.e. the cost of leaving the parental home). Access to credit was not such a widespread strategy because young people did not have a stable income, which would have helped them to pay the debt off. Above all, precarious work and income affected the risk assessment of the bank on the capabilities of clients to repay debt. In this sense, young people lived in a sort of “institutionalised job insecurity”: this was based on formal definitions of job insecurity used by different institutions – mainly banks and moneylending institutions. From the institutions perspective, people with temporary contracts were perceived as less predictable and less secure clients. The risk of giving them a mortgage/loan was higher, thus costs were also higher (Poland



national report). Due to temporary contracts, non-contractual jobs or unemployment, most interviewees could not take out a bank mortgage/loan big enough to buy a flat/house, as we saw in the previous paragraph on housing autonomy.

1.3.3 Meso-coping strategies: turning to informal social support

Evidence suggested that informal social support had a crucial role in the youth precarious lives. Turning to family, friends and social networks for financial support or transfers in-kind was specifically one of the coping strategies (at meso level) the interviewees were used to adopting in their effort to cope with a lack of money, as well as a lack of economic independence. Social support was an informal resource as it did not involve professional or institutional interventions (Thoits 1995). Persons being cared for could be defined as a perception and actuality, they had assistance available from other people, which was part of a supportive social network. According to literature (House, Umberson and Landis 1988), supportive resources could be emotional (nurturance), tangible (financial assistance), informational (advice), companionship (sense of belonging) and intangible (personal advice). In this paragraph, we considered the interviewees' experiences of having received, from family, friends and others, resources to face insecure job and living conditions and the lack of economic autonomy, as well as their expectations of receiving support in case of need, as they arose in the collected interviews. The aim was to analyse characteristics and purposes of social support among economically vulnerable young people in the EXCEPT countries. As we know, these countries had different economic development and institutional settings and showed a heterogeneous impact on the crisis in terms of duration and intensity. However, the role of social networks in supporting the young interviewees emerged as an important issue in most of the national reports, though in different ways and forms. As we will see, our results revealed different patterns and levels of social support in the nine countries, linked to different interactions among family models, labour market characteristics and social protection schemes. Paying attention to the role of social relationships and informal social support, as they were subjectively perceived by the interviewees, allowed us to sketch a clearer picture of the youth position of vulnerability in relation to the new social risks and how they overcame job insecurity. Some preliminary aspects attracted our attention. Interestingly, the great relevance of informal support in the youth lives concerned not only the unemployed young people. In fact, many interviewees who experienced job insecurity – in terms of temporary contracts or undeclared forms of employment – were unable to support themselves with their own earnings. Educational level was also very important: everywhere, low educated and unskilled young people had to face more difficulties to enter the labour market permanently and regularly and were particularly needy of financial support and very demanding. However, in many cases, those who were low educated belonged to more deprived families and social networks.

Looking at the gender variable, we found overall no specific pattern regarding gender across the interviews. However, among the Greek interviewees there were some cases in which female participants admitted that their autonomy had been restricted by their



parent's stereotypical attitudes regarding gender roles. The same occurred in Italy, mainly among our interviewees in Catania, in the south of Italy.

As highlighted in literature, degrees and cultures of informal social support varied across Europe (Bohnke 2008). Different factors came into play: macro or structural variables, such as the economic performance of a country, the labour market's characteristics and, of course, welfare regime and welfare state tradition, did matter. The degree to which parents and relatives supported their young people was considered as a function of both the needs that children had been given and the level of social protection coverage by the welfare state. Hence, it was important to compare countries taking into account the degree to which social networks, on the one hand, and welfare state, on the other, responded to the needs of children. The provision of support through social relationships, according to some studies, was considered a compensation for the absence or inadequacy of welfare provisions (Pichler and Wallace 2007). So, where the role of the welfare state was weak, we could expect stronger forms of informal networking and social support. However, the picture emerging from our research was more multifaceted. Other variables seemed to matter, concerning the system of norms, normative obligations towards support, sociability patterns, household structures and composition, specific resources and constraints related to the local context where one lived, besides the individual characteristics mentioned above. Exploring the link among youth job insecurity, economic autonomy and availability of informal social support in the EXCEPT countries, by analysing the interviews and the country reports, we were able to identify distinct patterns of informal social support, that distinguished different groups of countries.

a) Strong presence of family solidarity and support and weak institutional support

A strong presence of family support identified the Greek and Italian respondents, confirming previous research that highlighted how in southern Europe family solidarity was very important (Bohnke 2008; Majamaa 2011). In fact, compared to the other EXCEPT countries, they showed that the family – and parents in particular – represented a crucial coping option in providing social support and compensating for the deficiencies of the welfare state. Although the worsening of life conditions with the recent economic crises, as well as the welfare state crisis, intensified the pressure on families, compromising their ability to collect and redistribute resources for the benefit of their weakest members, family support still represented a key source for the young Greek and Italian people's survival strategies. These countries had in common high rates of unemployment and precarious employment, low levels of social protection, a very heavy impact of the economic crisis (stronger for Greece), factors that contributed to explaining the difficulties young people encountered to support themselves. Most of the young men and women who participated in the interviews in Greece had not been able to live independently or be financially supported by their employment. On the contrary, most of them still lived with their parents and relied on them for their living, wholly or partially, just like the majority of young people in that country. The same applied for Italy. This housing arrangement made it possible to make ends meet and to accumulate the kind of resources that provided a buffer against deprivation, economic stress and financial



pressures. Moreover, in both countries, most of the interviewees, despite being unemployed, were not eligible to receive any kind of unemployment benefits.

“They (his parents) are always available for me and I’m too, if there is no help within the family, to whom one could ask for being supported?” (Giacomo, 20, M, LE, TE, IT).

R: “Uh basically...the money that I get...uh I get from my parents...and I share it with my brother...and with this money I try to organize...uh the basic stuff like food and all that...and if there is any money left...well for entertainment.”

I: “Hmm. So, now that you are unemployed, your basic income is the money you receive from your parents?”

R: “Yes.”

I: “Do you receive money from elsewhere?”

R: “Uh no uh well...maybe from time to time from my grandmother” (Stefanos, 27, M, HE, U, EL).

In this scenario, the material youth living conditions depended to a large extent on the socio-economic status of the family, and those who had a supportive family could not only cover their personal expenses but also made savings. In Italy, among the social middle classes living in the parental house and being economically supported by parents was of strategic importance for young people in order to find a good social position. Who came from a disadvantaged family background was instead forced to make sacrifices and self-imposed limitations, and they complained about their low level of economic sufficiency. So, one crucial question was if the parents had the resources to support their young adult children. The question was: Could families financially support their adult children? What emerged was that the availability of social support was a driver of inequality among young people.

“I have no income, I feel I’m a burden, so I’m dependent on someone else for everything... who has already been supporting for a long time... that is just the fact of having, for example, to say ‘can you lend me 5 euros for my cigarettes because ... I have nothing? That bothers me” (Tommaso, 22, M, U, IT).

Furthermore, young people not only needed to rely on their families but also had strong expectations of receiving help from the family in case of need. The experience of support testified that a network was available and worked. Expectations of being able to receive support in case of need was, in literature, an indicator of trust in one’s own network. Greece and Italy, as we know, were more familialistic countries in both subjectively perceived intergenerational obligations and implicit policy assumptions compared to other, more individualistic, countries, such as Sweden among the EXCEPT countries. Parents themselves were depicted in the interviews as helpful and collaborative. So, dependency on parents protecting against the spell of unemployment and therefore against material deprivation, disguised the lack of opportunities and risk of poverty faced by young people. However, if this was a protective factor, it could contribute to reinforcing the lack of autonomy and postponing the children’s real independence. Moreover, it



could be heavy and a reason of tensions within the family. Lastly, it was interesting to note that some differences between these two countries could be found: in Italy, the dependency on parents did not seem to lead to feelings of being left out of society because, thanks to the parents, most of the unemployed or precarious workers interviewed seemed able to live anyway according to the normal standard of living of their peers, as unemployment was a very common condition among young people. In Greece, instead, due to the serious financial hardships they suffered, respondents showed feelings of marginalisation and alienation.

A widespread recourse to parents for economic support, added to weak institutional support, also characterised some Bulgarian interviewees and the Polish ones. Lech, for example, was unemployed and lived in Poland with his parents, who paid for bills, food etc. From time to time he made some extra money that gave him a sense of being independent:

I: "Would you like to move out?"

R: "Well, it's not bad, I have to say (...) It has some advantages. Whatever I earn, I spend it on my stuff. I pay for the internet and phone bills" (Lech, M, 28, LE, NCJ, PL).

The overall sense of economic autonomy relied, among the Polish interviewees, on the ability of not asking their parents for money for every single need. This was nicely reflected in the following quotation from Joanna (23, F, ME, TE, PL):

R: "The lack of money was really bothering me. A lot. This financial independence. You had to ask for everything, right? Even though, I had everything what I needed from my parents, but I wanted to have more, and I wanted to manage it by myself."

I: (...) "You just wanted to move out to take up some job?"

R: "Actually yes, to have my own money".

The most important aspect of economic autonomy was related to housing autonomy: it was based on financial potential to live apart from the parents – rent a flat, pay fees, buy food.

b) Residual role of informal social support and strong institutional support

In contrast, both the German and Swedish interviewees seemed to show another pattern, in which informal social support only had a residual role, even if the two countries were ascribable to different welfare regimes. In these countries, the amount of institutional support was important and young people benefited from a higher level of social protection. Though support expected from parents was noticeable in the case of an emergency (especially illness), the family network as a source of financial support was much less relevant in the interviewees' life than in that of the respondents in the EXCEPT countries mentioned above.

Because in Germany the respondents did not yet have sufficient money to support their livelihood or cope with financial situations on their own, they were dependent on



receiving all types of formal and/or informal support, whether unemployment benefits or support from their parents. However, as autonomy regarding other people or institutions was very important for them, feelings of being completely financially dependent on other persons or institutions were perceived as a heavy burden and, at the same time, a reason of stigmatisation. Therefore, most of the young adults still living in the parental home in the German sample planned moving out in the future and strived hard to achieve this goal.

If in Greece and Italy living with their parents and receiving financial support from them appeared to many interviewees a natural strategy for coping with job insecurity and economic uncertainty, in Germany, when family support was a necessity, it was perceived by most of the respondents as a source of shame. The same happened with government support. Both the sources of support, the family of origin and the state, were perceived as triggering dynamics of stigmatisation. In other words, the respondents seemed to see a direct link between the low standard of living, due to unemployment or precarious employment, and the experience of social disqualification.

Katharina, for example, had four jobs on the side at the moment of the interview and perceived a lot of pressure from her family, because they thought she was lazy and had not achieved anything so far. Her family supported her only marginally. So, Katharina tried to cope with unemployment on her own with different marginal jobs:

“My mom always says: ‘now you are 26, you have to stand on your own two feet, I cannot...I cannot and I don’t want to give you money’” (Katharina, 27, F, ME, TE, DE).

Katrin has only limited working experience because of mental illness and therapy. To cope with unemployment, she often worked illegally and/or in minor occupations - she was receiving Hartz VI (the German social security benefit); however, what bothered her a lot was her feeling of inferiority and perceived stigmatisation because she had no job and no vocational training experience.

“It’s a thing of status somehow sounds stupid. But that’s already it, you’re somebody. So when you go somewhere, there are the typical questions: how are you? What is your name? What’s your work? Mhm... yes, and that’s already something that you identify with and what pushes people into certain categories [...] somehow having the feeling of being a full member (of society) so to speak [...]. “I mean, it’s also= and people, when you get to know someone for the first time or something and then you first have to say, “yes, I’m unemployed” (grows quiet) so it’s always been “but why? Are you lazy?” //mhm// or stigmatised, something like that. You always get put into a category like that and that’s when I think that he just doesn’t know anything about it [...]. So that’s when I feel really stupid” (Katrin, 28, F, LE, U, DE)

Looking at the Swedish interviews, although the generosity of social benefits became more restrictive recently, the role of family ties and support, although not completely absent, was not very relevant, given the generous public support compared to many other European countries. More than half of the respondents were currently in some kind



of employment and most had temporary jobs. Respondents who did not have an income from a job or financial support for studying was entitled to unemployment benefits or received social assistance. From time to time, some of them received additional financial support from their family or their partner. As in Germany, there was a widespread attitude towards asking for and receiving support from others. As said before, a great majority of the respondents did not live together with their parents, but with flat mates, siblings or partner. Some Swedish interviewees reported that they had tried to contain the amount of the support received by their family or partner. This was the case for JE (F, 24, ME, U, **SE**), who let her mother support her financially, but only to a certain extent: *“sometimes, if me and my mom go out for lunch, I can say ‘ok, you can pay for the food’. But I would never accept them paying my rent”*.

The issue of stigma emerged also in some Swedish interviews, mainly concerning receiving social benefits.

c) Different mix of informal (family + friends) and formal support

The Estonian and UK interviewees showed another interesting pattern, based on a mix between institutional and informal support. Combining different sources of support seemed to be youth’s most widespread coping strategy at a meso level.

According to the Estonian national report, “for most interviewees, parents, siblings or relatives were the first resource to turn to”, although the majority of them were “either receiving unemployment allowance or had received it in the past, and some, who had longer working relationships and had not left the job voluntarily, also received unemployment benefit”. In that country, support from partner or parents was a necessity, as welfare state support was not considered sufficient enough. In fact, some respondents, despite receiving social benefit, did not even mention it. Thus, “the respondent’s income was most often made up of a combination of formal and informal support, but there were also some who managed with their own income, but mentioned parents as a backup”.

*„When there is some kind of bigger issue, you can’t manage on your own, always everybody goes running back to the parents” (Marilyn, 22, F, LE, PE, **EE**).*

The interviewees who combined family support with state support, often lived with parents and all of them only had low secondary education. This was not the only possible combination: some interviewees combined informal social support and unofficial jobs.

Concerning the UK interviewees, parents were those who most importantly supported them and they revealed that they expected their family to provide them with financial support. As the UK national Report noted, *“supportive interactions with parents granted them the opportunity to save money, be protected against the spell of unemployment and against material deprivation”*. From the interviews, it emerged that families often supported young people far more than the British welfare system and government-led initiatives, helping them to reduce the social costs of the economic crisis. The UK respondents presented an interesting case, as it was going through an important



transition. That the respondents placed great importance on family support seemed in disagreement from past studies. As highlighted in the UK national Report, *“the increasing delay in achieving economic independence, coupled with Government policies that assumed that parents would accept additional responsibilities and extended their financial support to their adult children, redoubled the importance of positive family relationships in young people’s life chances. With the recent erosion of welfare benefits for young people, the extension of education, the loss of the bulk of the youth labour market, the youth patterns of transition to adulthood were changing. Young people needed the support and encouragement of their parents more than ever”*.

To sum up, one of the main coping strategies young people could adopt, the issue of informal social support, deserved attention. We wondered if this role was increasing in Europe and becoming a more visible compensatory mechanism for many economically vulnerable young people, as recent studies seemed to suggest, given the declining role of the welfare state in supporting young adults (Majamaa 2011).

1.4 Psychological autonomy

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1.4.1 Psychological autonomy and job insecurity

Psychological autonomy emerges, from the countries report, as a complex issue. In all countries, it is linked to other dimensions of autonomy, especially economic and housing autonomy; it refers to how people feel in relation to the decision-making process and mental independence; it concerns not only independence but also, and especially, satisfaction and control over life.

Psychological autonomy is mainly described as taking care of oneself without strong support from other people or institutions. This meaning of psychological autonomy is recurring in the countries involved in the EXCEPT project.

“...it is when you are responsible for yourself... (...) and your actions are based on your personal beliefs and opinions” (Lilya, F, 29, UA)

“Being autonomous does not mean that people don’t help you, but you take the initiative over your own choices. ‘Do I want to do this and how do I do it, should I ask this person or should I do it that way’ but getting help and choosing how to use that help is important.” (M3, F, 20, ME, TE, SE)

“I think it is linked to fully taking care of oneself.” (Dario, M, 27, E, IT).

“Well, autonomy is being able to (...) satisfy your needs, without having to ask anyone for help (...) It is not only economic independence, but also physical, and moral, in the sense that... you are taking care of yourself [...]. Because as long as there is someone else that reminds you what to do, how you must do something when in reality... (smiling) you’re actually able to do it, I think it’s a bit like that, that’s what”. (Lorenza, F, 22, U, IT).



In all the countries report, with the exception of Bulgaria, psychological autonomy emerged as an attitude to take responsibility for the decision-making process, relating to important aspects of life, capable of reflecting their own interests and values. When this kind of decision latitude is impossible, due to the lack of economic autonomy, people search for ways to reach some small daily autonomy, managing oneself each day and not just when making major life decisions.

“Learn to handle things on your own. (3) Independence, [...] you have to free yourself, and well of course you have to make sure to not put weight on other shoulders, but to decide on your own and to do it”. (Luke, M, 30, ME, U, DE).

Daily autonomy was stressful, especially for those who lived with their parents and were not economically independent. Indeed, they emphasized how it might be attained, though minimally, by helping their families to solve small day-to-day issues.

“Yes, personal autonomy I believe is everything to me. To be able to be independent... [...] uh financially I am not autonomous (...) not a hundred percent... (...) I will ask for help obviously... I will ask my family and friends for support (...) other than that anything that I can do on my own I will do it on my own [...] I enjoy for example washing my clothes by myself [...] I don't want to... have for example my mum telling me “I wash your clothes for you” (...) I don't like hearing that.” (Peter, 19, M, ME, U, EL)

“I really want to be [autonomous]... I want to decide on my own to some extent of course on my own. I would like to... always be independent, always being able to do what I want.” (Kai, M, 25, LE, U, DE)

As reported in some cases, there are many constraints that limit people's autonomy but psychological autonomy seems to be a basic need such as deciding for oneself, in the personal space of their own lives, despite limits.

“My decisions are actually limited by my children and husband, but at the same time, I am independent. During the time I do not have any responsibilities for them, the rest of the time I am free, even so free that I do not know what to do with that time.” (Mari, 30, F, HE, U, EE)

In some countries like Italy, Poland and the UK, psychological autonomy is not only making one's own decisions but also living with the consequences of the (sometimes wrong) decisions.

“Becoming an adult, in my opinion, means taking on responsibility, making choices, accepting that I have made those choices, not complaining with someone about having made them, but accepting the pros and cons.” (Costantino, M, 27, TE, IT).

“It means to me taking responsibility for your decisions and understand that whatever decision you make you shoulder the consequences of them, erm, you know to me it



*means just being your own man, understanding that if you decide not to be you bear the consequences of that at the end of the day.” (Eddy, M, 20, Unemployed, **UK**)*

This aspect, to take decisions and address the consequences of those decisions is linked to a second element, in some countries (IT, EL, PL, UA), that is the theme of being detached from one’s parents and building a more autonomous image of oneself.

*“I mean, I think, that you need to distance yourself from your parents (...) Of course, they can help you. Me, for example, I’m grateful that they take care of my children, when there is such a need. I know it’s a great help. But I think, the first thing is financial independence. For me, it’s also living separately, to live your life, and not calling your mummy every day (...)” (Marzena, F, 30, HE, PE, **PL**).*

*“And also because... I am still being shaped, I am still growing up (...) I am trying to look at myself from the perspective of another person, so I am trying to be objective towards myself (...)” (Kuba, M, 20, ME, U, **PL**).*

Some Bulgarian respondents mentioned that they felt independent in terms of decision-making but they were disappointed by the fact that their parents still supported them financially:

*“Well, (...) I do not know, I’m independent. In a sense, I’m independent of parents to worry me, to prohibit things. Not that they forbade me a lot ... for example from 16 years old they very rarely forbade me some things. I mean, of course they care, take care of me, but I just do not seek this kind of care and I feel quite uncomfortable like I’m 10 years old and my mother constantly looking for me” (Ivan, M, 20, ME, U, **BG**).*

The Ukrainian youth interviewed, as reported in the specific country report, pointed out that in many cases parents tended to choose university and specialisation for their children, using financial dependence to justify their influence. This might limit the development of autonomous behaviour in the educational and working path.

A third content emerged from interviews: the ability to choose was also related to the capacity to identify interests; to be able to reach goals; to be self-confident; and to have control over life.

The young Italians interviewed pointed out that it was important to be able to identify their own interests and achieve results. The young Swedish people interviewed talked about the need to be self-confident and described autonomy as the possibility to control their own life.

*“... to be autonomous to me means to be able to choose... [...] it’s not to do whatever you want, there’s a big difference to me, but instead, to do what you want, to know, to know that you can do it, to know how to do it and [...] to understand how to be able to do it.” (Alessandro, M, 27, U, **IT**).*



“In order to be autonomous you need to be secure in yourself. That a basic thing you can’t... If you’re not secure in yourself, it becomes difficult because you have to rely on others to do certain things and stuff. But then that’s also related to your own conditions. I mean, if you don’t have any legs and stuff you might need the help of personal assistants and stuff.” V4 (M, 27, ME, TE, SE)

An important aspect that emerged from the reports was that the relation between psychological autonomy and job security-insecurity was twofold. As reported by many interviewees in many countries, having a job was an essential part of being autonomous: *you need employment to lead life autonomously.*

a) A job as an income opportunity

In all countries (more explicitly IT, DE, SE, EE, EL), most of the participants declared that they felt psychologically autonomous and satisfied when they were employed, had an income and were able to make ends meet on their own, make decisions and achieve the defined goal. Interviewed people without economic autonomy felt incapable of offering something to others, and unable to be active in relationships.

Because of insecure living situations and the experience of job insecurity, financial deprivation was considered as one of the most important reasons of a low psychological autonomy and of the absence of control on their life, the loss of a satisfying life project.

“Let’s put it that way that I don’t depend on much else at the moment except the money, when there is little money then I depend on it and then I need a bit more maybe the support and don’t feel so independent also.” (Mati, 27, M, ME, U, EE)

“The feeling of losing control over one’s life [...] when you are away from the labour market for a long time, you become insecure and stop believing in yourself and in your own abilities... you just sit at home waiting for something to happen” (LH, F, 27, ME, U, SE).

“Oh, god yeah, I’m generation rent so I feel like I’ll never actually own a house, so I worry about that and I would never want to start a family, I want children, but I couldn’t feel like I could start a family until I was financially solvent, so I don’t know when that will ever happen, so that’s confusing.” (Laura, F, 24, Non-contractual job, UK)

In contrast, people who achieved economic autonomy felt completely psychologically autonomous:

“And...I feel absolutely independent because I... I am completely independent from my parents financially and yes...I am in touch with my parents but it not as we lived together. It is only some calls or some family gatherings...but I don’t have to tell them where I am every hour ((laughs)) and so on.” (Jana, F, 28, ME, PE, DE)



b) A job as an identity opportunity

In some countries especially (IT, UK, SE), the challenge for young people was to be autonomous and, at the same time, satisfied (link with well-being, life satisfaction).

It was not “whatever job”, which might enable an individual to develop psychological autonomy: doing any job might give economic independence, but it could fail to reflect personal identity, thus representing a psychological strain. In other words, for some young interviewees, psychological autonomy was linked to having a job coherent with their chosen career path that might contribute to overall life satisfaction.

“I need a certain type of job. Which would let me live, not survive.” (Camilla, F, 23, TE – non contractual job, IT).

“I’d just like to see myself doing what I love really, I mean I’m already sort of doing it, but kind of I want to see myself feeling satisfied...” (Jackie, F, 20. Unemployed, UK).

The two aspects (economic and identity) can be in contradiction because, to have economic autonomy and therefore be able to look after themselves and others, young people (e.g. this is the case in Italy and the UK) can be pushed to accepting any job, but this may not make them psychologically autonomous in the sense of fully realised in a workplace that reflects interests and training paths.

However, having any work is a stimulus to start a process of autonomy and detachment from parental figures that, if you expect the “right” job, this is likely to be constantly postponed. Here, it appears that some sort of a virtuous cycle is brought about: having a job grants proper financial means and, at the same time, asks for responsibility and requires you to meet your commitments.

“If there is no work, there is no autonomy in my opinion; work is the most important thing. [...] when there is work, there is hope. [...] I can go and start a family? No, I cannot do that. Without work, how I can I do that? It can’t be done. That’s the problem (...) Unfortunately, again, today our society does not give much hope to us young people” (Erika, F, 29, NEET, IT).

“Now that I’m working, I have a kind of balance in my life. I have money to spend because I have a job. And I have free time to spend it because it is no good working all the time and putting money aside without having any chance to spend it (...) you should not live to work I also have my personal life: we have to work to live but there is more in life than just work.” (Giulia, F, 27, E, IT).

1.4.2 Coping strategies and psychological autonomy

The individual coping strategies related to (the lack of) psychological autonomy and those aimed at achieving it among the young interviewees in the 9 countries involved in the EXCEPT project are composite and multifaceted. This for its nature of construction (that of psychological autonomy) not standing alone but linked to other components and



forms of autonomy. As seen in paragraph 1.3.1 of this report, it is especially linked to economic and housing autonomy among the interviewees.

In many country-cases, the interviewees considered having a (secure) job as an essential part of becoming autonomous, to lead their life autonomously and have control over it, and the coping strategies were frequent where job insecurity and unemployment intersected with psychological autonomy. In other words, if the source of the perceived lack of psychological autonomy was job insecurity and instability or unemployment, the interviewees tried to cope with this.

According to the Italian, UK and Estonian reports on autonomy, an aspect that emerged in the interviews was the feeling of not getting enough support to face the job market and its challenges. As declared in the Italian report, *the dominant metaphor was that of a challenge, a fight, a clash (...), a feeling that they had to fend for themselves, to find and make opportunities for and by themselves*. Moreover, in this fight, the interviewees often perceived themselves as alone. Indeed, the sense of loneliness of the young interviewees was toward the Institutions, the State, and politicians. They had to conform to the formal or informal nature of the resources activated in the framework of a certain strategy that the young interviewees used to cope with low psychological autonomy. In many cases, they were informal: personal, family, and friends. For example, in the UK report, it was reported that such feelings often led either to people having to find their own employment opportunities, using the Internet or through their social networks (family and friends). The need for further support included both practical elements, not only support in CV writing and interview techniques but emotional support to help the young people cope with career setbacks.

Focusing on the things respondents were able to control, another strategy to handle psychological autonomy during conditions of job insecurity was controlling their sole internal emotional life.

As an illustration, optimism, the positive proactive attitude towards the future was a coping strategy of this kind. For example, Costantino thought of irony as the best attitude to cope with problems and play down insecurity. Similarly, among the Swedish sample Linn described a coping strategy that focused strongly on the ability of the individual to affect their well-being:

“I try to feel well... I try not to embrace the negative feelings, but rather try to lift myself up and think positively”. I try to build myself up” (Linn, F, 27, ME, **SE**).

Likewise, the UK report related this kind of coping strategy.

As seen in the Italian report on Autonomy, some cases showed an attempt to *stop overthinking possible insecurity*: respondents who were employed, if only temporary, used that strategy to enjoy current autonomy, even if incomplete. However, we also found that decision avoidance was used to cope with future insecurity. Camilla (F, 23, ME, NCJ, **IT**) for example, renounced her decisional autonomy and left it to her family



(notably her elder sisters) to choose her training and, consequently, her future job (in effect, training was selected to find a job quickly and easily).

In other cases, the difficulty to find a job consistent with their own interests, attitudes and personal aspirations was the cause that some interviews reported for the lack of psychological autonomy. In these cases, (continuing to) look for a job with these characteristics, even doing a job instrumentally that allowed young people to obtain a minimum of financial and economic autonomy was a strategy to cope with low psychological autonomy. In fact, some Italian and British interviewees insisted on how important it was to find their own identity and become themselves, even when working. If working did not allow the completion of identity, because the job was not consistent with their own attitudes and aspirations, it was through voluntary work that a strategy to cope with dissatisfaction arose relative to work which was not their own.

*“My best one would be the *** (charity and a private company) I made quite an impact and I’m actually proud of that and actually thinking about it, I don’t think I’ve had a worse experience, I actually enjoyed all my voluntary roles.” (David, M, 22, TE, UK)*

“I worked as a voluntary Film Editor for the 50th Anniversary promotional video here at the Unit and it was basically making a film that would get screened on one of the buildings, and make a timeline and I put it all together, they gave me the footage, and I worked on it and it worked really well. I was actually doing something that I liked for once and it was nice.” (George, M, 23, TE, UK)

Other coping strategies related to work was to put forward one’s own efforts and abilities to find a job, as compared to getting a job through informal contacts or the unemployment office. This was the case of some interviewees among the Swedish sample. According to the Swedish report, ES (M, ME, U) described “how he believed he had the ability to shape his future the way he wanted, but that he only had himself to thank for that, and not the employment office. To rely on, and believe in, oneself and choose not to receive support from the employment office could be seen as a coping strategy to handle the lack of autonomy, which was a consequence of unemployment”.

With regard to the *intensity* of the coping strategy, in some cases young people showed they were not precise on what kind of coping strategies they would undertake in order to overcome the experienced dissatisfaction especially concerning psychological autonomy. This kind of uncertainty and inability was reported particularly among the Bulgarian sample. According to the Bulgarian report on autonomy, most of the young Bulgarian interviewees showed passive attitudes or talked about possible options in a vague manner. Young people understood their dependency but at the same time did not have concrete plans on how to cope with it:

“I’m dependent on my parents, for the time being. Then there will be a job, maybe, I’ll live separately.” (Dimitar, M, 20, ME, U, BG).

R: “I just want to go to a bigger city [...]”



I: "When do you plan to make that move?"

R: "I hope that I will do that soon. Soon, soon but I have been talking to myself about that for three years and I am still here." (Mira, F, 24, ME, U, BG).

Alternatively, showing problem avoidance:

I: "I understood that you live together with your girlfriend? Have you ever thought to move to your own place?"

R: "No, I haven't thought about that yet" (Sotir, M, 20, ME, U, BG).

When the main perceived cause of the lack of psychological autonomy was the housing situation, in particular living in the parental home and not having your own house, the coping strategy was try to get a mortgage or a housing loan.

In some country-cases, since financial deprivation and being economically dependent on other persons or institutions were considered one of the most important reasons of low psychological autonomy and self-determination, the absence of control of their life, and the loss of a satisfying life project, many young interviewees used the coping strategies to reach economic autonomy and finally achieve psychological autonomy. This meant that in these cases the financial situation played a great role in individual autonomy and could be seen as a roundabout process to psychological autonomy. This was the case in the German sample of interviewees. According to the country report on youth autonomy in Germany, young adults tried to find employment, earn their own money, be financially independent, and could therefore perceive their lives as psychologically autonomous. With employment, the young adults could find their own identity, which could lead to a balanced life, in respect to individual needs and the satisfaction of those needs. According the same report, this meant that, in general, the young adults in the German sample who felt financially autonomous could often be interpreted as psychologically autonomous. On the other side, young adults who did not feel this at all, or only limited economic autonomy, did not feel psychologically autonomous. Similarly, the Swedish interviewees tried to control the amount of financial support received in order to protect their feeling of psychological autonomy when facing job insecurity.

Again, regarding those interviewees considered psychological autonomy being linked to financial autonomy and, in some cases, among the Estonian samples, "interviewees do not put themselves up to the expectations of being very independent yet. An example was a man, just out of upper secondary education and in his gap year, living at home. Although he said independence was dependent mainly on money, he considered himself to be quite independent as he managed his daily activities and made decisions himself". In other cases, a coping strategy was the belief that their own loss/lack of financial autonomy (and therefore of psychological autonomy) was a temporary condition. Concerning these cases, the Estonian report described that the lack of financial independence did not (yet) affect their judgement very much relative to their overall independence.



I: "But what does independent life mean to you?"

R: "That I can manage myself. Don't need help. Well that I can manage with my income and stuff."

I: "Mhmh. But how independent you consider yourself at the moment?"

R: "Well quite independent, because at the moment I do it. But I don't buy stuff for my own money. Food. But I cook myself and decide what I do during the day and stuff."
(Jasper, 20, M, ME, U, EE)

I: "What independent life means to you?"

R: "Mm... That I ... can pay my bills by the end of the month and ... Live in my own household. So to say."

I: "How independent do you consider yourself to be now?"

R: "Until now I have been very independent, but now, when I decided to do something totally opposite and move back to my parents, then at the moment I am a bit ... maybe the independence is wobbling a bit. But since I take it as a temporary thing, then I feel that I am still, I am still independent. My parents don't tell me what to do and where to go and like that." (Anna, 29, F, HE, U, EE)

Dependence on the family was accepted as a temporary, transitional phase before the next stage of life.

"Ee, [I am] not very independent. Because, I very much depend on, maybe my character is like that. I depend a lot on other people. I expect that other people would take care of my problems. Like, I don't want to go, I could start working and be like, I still want to share that burden with someone or something like that. I have my partner you see, when there is some problem, then I always think that someone else should solve it for me, I have been raised up somehow like that. I rely very much on my mom and sister, you see. So the independence is like it is for me. I have an apartment, children, but still I hope that someone would come and help me. It is not very good." (Elisabet, 25, F, LE, U, EE - parental leave)

A strategy seemed to be that of downsizing their requirements for autonomy to make the definition of facing reality.

I: "How independent do you think you are now?"

R: "Now?"

I: "Yes. /.../"

R: "Well, very //mhmh//. (I) have food and all stuff I need."

I: "Mhmh. So food you have got yourself and?"

R: "Of course. Well the social services sent me to the foodbank, that you get some canned food there, of course I went there and took some and." (Markus, 24, M, LE, NCJ, EE)

I: "But how independent you consider yourself to be now?"

R: "Hmm, I don't know, I decide myself what to do with my life. I don't know, I am quite independent in this sense. So yes, when I am home alone, then I don't die of hunger."
(Andry, 21, M, LE, U, EE)



Emigration, leaving their own country, or moving to another part of their country (like for the South Italy youth moved to the North of Italy) was one of the *forced* strategies that the young interviewees in EXCEPT countries took into consideration to cope not only with the socio-economic consequences of job insecurity and unemployment, low incomes and inadequate living standards but also with the lack of psychological autonomy and *dissatisfaction with the inability to change things according to their wishes* (Bulgarian report), as well as general well-being (see reports on Health and Well-Being). Here are some examples from the Bulgarian and Italian samples. In the Italian sample, Gaia's coping strategies against the consequences of the absence of (regular and stable) work, was that she seriously considered the opportunity of moving to the USA with her boyfriend, an American sailor, looking for a dignified life that here, in Italy, she thought was not possible to build and live. This would have been a hard and emotionally costly choice for her to make since – she said – she could not leave her country, her town, even for the reasons linked to the lack of work, and the impossibility of achieving her dream and life project in her own land; she loved the region of South Italy where she lived, Sicily:

“I would not leave Sicily because it is my home, my place but /what can I do/? (Bitterly) It's the spirit of survival! [...] /However you cannot bring a person to the point of marrying another person just because here, in Sicily, there is no life and a future/ (said quietly)” (Gaia, 25, F, ME, U, IT).

“Plans for abroad – yes. We have thought about leaving many times.” (Valyo, M, 21, LE, U, BG).

I: “And you would leave if you receive a job offer? Is that right?”

R: “Yes, I would.”

I: “Upon what conditions?”

R: “If the job is secure” (Dimitar, M, 20, LE, U, BG)

I: “Under what conditions you would try to find a job abroad?”

R: “If I can't find job here and if I earn not enough to live normally, I would try to find a job abroad” (Daria, F, 22, HE, PE, BG).

“For our country, this is absurd – to work here and to make your own living – here, in our country, this is not possible. The way out of this is to move abroad” (Valia, F, 21, ME, U, BG).

Some interviewees who lived with their parents used negotiation with them as a coping strategy about autonomy and explained their need for more freedom and their wish to be more autonomous and adult.

1.4.3 Psychological autonomy and adulthood

In many countries, the interviewees used similar terms to identify psychological autonomy and adulthood that clearly marked a connection between the two dimensions: actually, both being adult and being autonomous meant taking responsibility and making autonomous decisions about their life.



It seemed there was no specific age at which young adults see themselves as an adult (IT, UK, DE): being an adult was mostly determined by other factors/steps like taking responsibility, and standing on one's own two feet financially.

The first point was that the word “*responsibility*” was a common theme in adulthood definitions from the different country reports and this aspect was sometimes referred to as maturity. This was particularly explicit in IT, UK, PL, DE, EE.

“Becoming an adult means taking responsibility, having thoughts in mind, whether they are small or big, but they are your thoughts. Having so many responsibilities on all fronts: family, love, work, that is very important. Being responsible, [...] to not think like a child anymore but like an adult, but not because of the age one has //registry you say// but because one must be a concrete person in the things one does, in the things one says and does.” (Erika, F, 29, NEET, IT).

“Okay maybe well independence of course I think just being responsible for your payments, erm, and errr, yeah, just being able to take care of yourself, being able to find a job without relying on parents or something.” (Sue, F, 30, U, UK)

“Adulthood means actually some responsibility (...) and sometimes just keeping cool, if there is some important situation, something, something, it's not about rushing but about keeping it cool.” (Robert, M, 20, ME, U, PL)

“To sum it up, I can say, you pay your own bills and you don't receive any money from your parents anymore. [...] It's about autonomy and living without help. An important aspect is that you assume full responsibility... that's becoming an adult (...)” (Tom, M, 20, ME, NEET, DE)

“The link between adulthood and autonomy was also related to the decision-making process: making decisions autonomously and, especially, managing the consequences, was the main feature of adulthood.” (IT, EE, UK, PL).

“... being an adult - it means to learn to bear the consequences of your actions, and another level of being like a super grown up – it's being able to prevent them.” (Anna, F, 23, ME, NCJ, PL)

“I would say it means being independence, obviously making all your own decisions and not letting anyone else make them for you like you would during childhood, setting your own goals rather than having teachers setting them for you. I think you have to be in charge of your own goals, you're in charge of your own routine, your own mind...” (Steve, M, 18, U, UK)

“[one is autonomous] If one has enough sense in their head (laughs), to make decent decisions, to my mind. So yes, age number usually like doesn't say much, but so doesn't moving out of the house or finishing school, or ... It's more every person's ... some are not adults even at 30. Quite a child's mind.” (Marju, 28, F, LE, U, EE)

Some interviews, in IT and UK especially, emphasised a connection between autonomy and personal identity as mirrored by one's job: to generalise, adulthood seemed to fulfil



the identity-building process and complete it. That might mean coming to grips with reality, which in turn brings to the fore awareness; so that being autonomous and responsible would be to control oneself and accept reality, actualise personal interests whenever possible and try not to put them aside. In some cases, the UK, for example, there was also a negative concept of adulthood as homologation (“becoming a robot”) or to deal with your own dreams, in relation to reality.

In other cases, in Italy, especially, people talked about unconventional adulthood: the be-a-happy-adult theme – the idea of *having zest for life*, preserving the *child within us*, our *Puer*:

“Adults? [...] for many people it means losing all their dreams, but in my opinion it does not. [...] Growing up means having something extra to make their dreams come true, in the sense that if I have a dream, for example, of becoming an Air Force fighter pilot, if I want to do that, I can do it more easily if I am an adult/hmmm/because I have more possibilities and then being an adult also means, however, understanding when you can do things and when you cannot, it’s having more awareness of life, your mom and dad will no longer be there looking over your shoulder to help you out...” (Matteo, M, 28, U, IT).

“I’d love to buy a run-down house, completely re-do it, completely rip it out, and make it a bespoke house, so getting into property development would be my ideal job.” (Luke, M, 19, NCJ, UK)

What role did families play in all of this? Not so many respondents answered. In IT, some parents delayed their children’s growth process, while others tried to guide them towards adult life desperately as well as unproductively. Tommaso described a conversation with his parents, of giving him a list of wide-ranging advice, which was perceived as not useful at all:

“...maybe I have, yes, with my father and it may have come up sometimes with my mother... but just the classic parental guidance... ‘make a commitment’, ‘don’t waste time’, ‘don’t be foolish’. These are those great conversations that you never have with other people... it might make you look weak....” (M, 22, U, IT).

4) If being autonomous was to take care of oneself, being an adult was much the same, but might imply a transition into parenthood and caring for others (IT and UK)

“... accepting responsibilities, starting a family, providing children with everything they need, having a stable job.” (Leonardo, M, 24, NEET, IT).

“To be responsible, and to take care of yourself and other people and to have morals and principles, to provide for yourself, to make sure you can look after yourself and provide for others that you love and care about.” (Fran, F, 18, Unemployed, UK).



Overall, adulthood appeared to be an opportunity located at the intersection of psychological autonomy – composed of self-awareness, appreciation of your interests and the ability to manage life situations and decision-making consequences – and economic autonomy. Alessandro was good at phrasing such points:

“There are two tracks that goes in parallel, on the one side the track of... personal awareness, personal conscience, interests... which [...] that then allows you to address different situation with a critical conscience, with spirit of awareness and... to be able to confront each other, to be able to move, to handle some situation. The other track is, of course, the economic track, therefore... I believe that you become adult when you are completely untied from your family, economically [...] To have an economic independency, to fulfil your needs through your salary, without needing to turn to... [...] And... I think that is the other fundamental track, they go in parallel, and I think, I think that's it.” (Alessandro, M, 27, U, IT).

Being an adult meant being independent, but what made it possible for someone to grow into an adult was a progressive independence, which often started from economic autonomy and then built up step-by-step. In this respect, *trial and error* student experiences were considered serviceable and relevant by all interviewees:

“I want to be independent. [...] having one's own work, one's own independence, makes you grow, in my opinion. At least, that I have already been to London... that experience made me grow. Not because I do not want to be with my parents, but because I need to mature more and more. [...] Become independent, independent but... growing. Because I think independence is also growing many times. At least to me the experience of London, where I was more independent made me grow. Also because there, I was independent, but in the meantime, you had to live.” (Gilda, F, 22, TE, IT).

In the Greek case, interviews revealed the theme of the development of emotional capacity and personality as a central component of psychological autonomy, especially for people who lived in very problematic conditions. A similar aspect emerged in the Swedish case where psychological autonomy was associated with the ability to understand and manage (control) the emotional dimension of life.

“[...] I think that for many years now uh also due to the fact that I lost my mother...things at home were...we had to reach adulthood rather early to put it this way [...] because there were many things that were going on. Basically, I was set on that mode very young...ever since I sort of...started to create my own personality and to develop my own opinions and then when I got my first job and let's say started having my own income and all that, I think uh...I think /I am pretty much independent/ (low voice) well...I also used to live on my own even though now I live at home /with my parents/ (low voice) [...] trying as much as possible not to be a burden /sort of speak/ (low voice).” (Nikos, 27, M, HE, NCJ, EL)

“Like, a decent person would be seen as an adult, calm and in control in a broad context, kind of like you can draw the line of how far to go in a lot of situations, to kind of interpret



the atmosphere, some kind of ability to empathy kind of, that's when I would say you are an adult, when you understand other people's feelings". (ES, SE)

This was well synthesised in the German Report, for young adults who had ambitious goals regarding their own autonomous life, it was sometimes harder to reach psychological autonomy and, consequently, they did not feel autonomous. Although they had already objectively reached autonomy, their lofty aims limited their sense of it. In contrast, there were some people in the sample who felt autonomous earlier, despite the fact that they were, in some cases, still dependent and, objectively, not fully autonomous. However, we saw that this depended on the individual's level of need and at which level they were satisfied. Aspects, like making their own decisions and being financially independent seemed to be the most important factors for perceiving psychological autonomy.

Further studies will examine more closely how this process is rooted in the social interaction, and in comparison with couples at national and/or European level. Overall, results suggested that a distinctive element emerged in different countries, which was the need for psychological autonomy, although it had declined in specific forms and ways, not only for the different countries but also, and especially, for the different employment and economic conditions in which young people found themselves.

1.5 Vulnerable youth and policies. An ongoing relationship

Roberta Ricucci (University of Turin)

Interviews conducted with young citizens of various European countries involved in the EXCEPT project contributed to our knowledge of public policy tools considered essential in the quest for autonomy: financial support in periods of unemployment, and active labour-market and housing policies. The application of these policies varies from country to country, in some cases (especially with regard to housing policies) public intervention tools being underdeveloped or suffering from meagre resources. These territorial contexts are quite heterogeneous with respect to the economic scenario young people have to face and the different ways the crisis has hit the countries involved in the project. The socio-political-economic situation, employment opportunities and resources dedicated to initiatives supporting (working, financial, residential and psychological) autonomous itineraries of young people – all condition the effectiveness of institutional action in the various countries. In addition, some local contexts seem to benefit from a greater planning and management capacity in implementing policies. The complex links among external limitations, resources invested and institutional mechanisms translate into different opportunities for the young. This element is particularly visible from the point of view of supporting relations with the world of work, a vital characteristic of autonomy paths. Indeed, beyond the various institutional contexts, there are common characteristics in how young Europeans approach and make use of publicly-derived projects and services. On one hand, knowledge of the various measures which may support them on their autonomy path was scarce and/or confused; on the other, in all



the countries under review, the interviewees stressed elements of discomfort in using public services and expressed doubts about their usefulness. Rather than criticism of specific activities, there emerged a troubled relationship with institutions which, in most cases, are perceived as “suppliers of services” of doubtful quality – even obstacles to autonomy and independence. This is because of the request for public assistance in high-insecurity cases in order to survive or live decorously.

1.5.1 Critical issues today

The collected voices fit in an ongoing and rich debate on youth unemployment. European data on youth, and mainly on NEETs, strike the eye first, and the objectively worrying the Italian situation compared with other populous EU countries (OECD 2017). Moreover, we should bear in mind the greater importance attributed by the media to these subjects in recent years – often adopting an alarmist tone and struggling to achieve a methodologically correct in-depth approach – as well as sharpened perception of the problems’ dimensions among those most directly involved, such as families and young people (Barslund and Gross 2013; O’Higgins 2015).

In this framework, the analysis in the field through interaction with those interested (i.e. young people in trouble on their educational, employment and autonomy paths) allows verification of the ability – which cannot be taken for granted – to develop the critical state of the educational itinerary and the difficulty of accessing the labour market: it reveals competence in critical analysis of the policy instruments used as well as awareness of the validity of continuous learning – as long as it is close to the world of work and its characteristics (not theoretical and often anachronistic like the school milieu). Although institutional contexts and the policies in various sectors – from access to the labour market to housing, and to financial support – respond to specific socio-economic and cultural characteristics at local and national levels, some transversal elements – as it has already mentioned - can be found in the voices of young people. These elements can be identified from a comparison of the main difficulties young interviewees in the various countries report on their relationship with public services related to the world of work.

Table 7 Critical issues brought explicitly to light by the young interviewees (by country)

	PL	DE	IT	EL	EE	BG	UA	UK	SE
Mistrust in public policies									
Lack of orientation & guidance	X	X	X		X		X	X	X
Need more clear, widespread and updated information ²⁴	X		X	X		X	X	X	X
Services not youth-oriented									
Employment agency’s attitude towards youth (stigma/discrimination)	X	X	X				X	X	
Lack of professional support	X		X	X		X	X		X

²⁴ It is widespread the question “Where should I go to obtain the right information?”



Ineffectiveness of public policies									
Bureaucracy matters (stereotypes about public support)	X	X	X		X	X			X
Modify the eligible criteria for benefits	X	X		X			X		
Increase the amount of benefits					X		X	X	

Employment dynamics increasingly feel the effects of the global connections, evidence of the interdependence of the “world system”, transformations in economics and productive sectors, often at the expense of the younger generations and those professionally, culturally and economically least equipped. The difficulty of dealing with an economic fabric and a labour market which has changed rapidly and profoundly in recent years is clear among interviewees.

“I think we'll try for a while to find the perfect recipe. I don't know, I would not be able to respond with an honestly great idea, because then I think that the difficulties, in this historic phase, are also linked a little to economic difficulties in general. In times of economic prosperity maybe, you know, one thing leads to another.” (Dario, 28, M, HE, PE, IT).

The problems do not only concern those directly interested but also the public services and public-private partnerships working on behalf of employment – they are often perceived as incapable of giving adequate or useful answers.

“You have all these unemployed people who just want to do something meaningful, be of some sort of use, and then they are just put at these menial and meaningless tasks such as writing CVs 6 hours per day.” (M, 30, ME, U, SE)

“Every time they have told me to go there and meet someone to talk and stuff I have always skipped away, you know, you're supposed to sit in a group and talk, I don't know, it feels like therapy in a way. I'm not up for it.” (M, 24, ME, U, SE)

“I didn't feel that they gave anything, or meant something, or anything at all [...] It just feels like I have been pushed around from place to place so that they can control that I have an activity at all.” (Lasse, M, 27, ME, U, BG).

As a result, there is a general increase in the mistrust of institutions' workings which – in the view of young people – are more capable of analysing the effects of single initiatives adopted. Even when they have some positive experiences, they emphasize the negative ones. First of all, the link between labour/unemployment offices and youth is weak or even absent. Reasons differ from country to country. Sometimes, young people do not know what kind of services, policies and benefits they can avail themselves of in various situations (e.g. unemployed, single parent, looking for a loan). Their relationship with public offices and bodies, which manage services, offering counselling and assistance from orientation granting subsidies in periods of unemployment, starts at a moment of crisis (in several countries, like Italy, Spain and Ukraine) or of structural and political change (e.g. Sweden, Poland and Bulgaria). In other words, what appears common is



that only when personal channels are no longer effective do they soon pass from do-it-yourself to ask-someone-for-help. In this context, the German case is far away. Paradoxically, even in the structured German education-job path, young people express concerns, as it is described below.

“The employment agency seems to be like the funny farm ‘We are not responsible for that; we cannot give any information on that. We are not responsible for that, you need to go there and there’. I go here and there ‘We are not responsible for that.’” (Klaus, M, 29, ME, U, DE).

This feeling is widespread across the various European contexts showing a transversal difficult experience in finding the right way to be pursued in being helped, as evidenced by these two interviewees:

I: “Where have you turned to in case of unemployment?”

R: “At first nowhere and then to the UIF. And there is so little information that you have to go to the UIF. There could be more. I didn’t know for years that you should go to the UIF. When I applied for subsistence benefit they asked “Why aren’t you registered at the UIF?” “Oh I have to be registered there also? What is that? There is no information.” (Mai, 29, F, LE, U, EE).

I: “Would you go to the Job Centre?”

R: “No, no, I’d rather, because the Job Centre, I was looking for a job, a specific apprenticeship and they didn’t really have much, so I had to look for myself and just thought what’s the point.” (David, M, 22, TE, UK).

A cross-country experience of interacting with non-customised services and practices emerges. The lack of confidence and the feeling of being out of place when interviewees reported interactions with offices where interaction was standardised, not-personalised and close. A cross-country experience of interacting with non-customised services and practices emerges. The lack of confidence and the feeling of being out of place when interviewees reported interactions with offices where interaction was standardised, not-personalised and close to a kind of “ritualism”, was stated in the Polish report. Voices collected in Germany stressed this point emblematically “*you know exactly you are not treated in a human way at all*” (Tanja, 21, F, U): of course, this experience was not generalised, but it should help us to take into account the other side of the coin in the relationship between young people and public services, i.e. to what extent the employee’s behaviour and attitude matter in setting up a positive and helpful social environment. The soft skills play a strong role in changing youth’s public services evaluation, as a quotation from Sweden showed:

“They have absolutely no criteria to become a job coach, they can be anyone. So, I’ve felt like, why don’t I take your job instead and then we’ve solved the situation [...] some of them do this weird pseudo psychology stuff. They liked asked me what I wanted to be [as occupation], and then gave me a bunch of pictures and asked me to pick one. And



then they looked at it, and said like “oh, you want to become a lumber jack”, because I picked a picture of a forest. And I was like “whaaaaaaat?”. I went to an aesthetic education, but this is way more dopey.” (JE, F, 24, ME, U, SE).

This brings us to a second point, the feeling of not being in the right place because the services on offer are not youth-oriented. Young people felt they were wasting time, there was an excess of bureaucracy, uselessness increasing one’s sense of solitude and of the ineffectiveness of public policies.

“Okay for someone, someone who is well informed and investigates, logically it’s helpful. I don’t have the right information about these programs, that’s why I haven’t been involved and I try to deal with it myself.” (Mirsini, 19, F, LE, U, EL)

“I’ve never been a part of any youth employment program. I know nothing about those programs and I don’t need them. I can’t become a street cleaner because that’s what you have to do following some kind of employment programme. I don’t know what else they have to offer. I’ve heard something about educational programs that offer professional learning courses but the program members are trained to become waiters, cooks or getting computer skills and I don’t need those skills. A program to help me find the proper internship will be good for me now. If there is such a program, but I don’t know if there is any.” (Ani, F, 24, HE, U, BG).

Many underlined how hard it was to gain access to programmes which often had strings attached, e.g. you had to be unemployed or other preconditions with many specific requirements.

“I couldn’t apply to any policy programme because technically I was still a student and these policies are mostly for unemployed people or for those who have unemployment cards so since I wasn’t eligible I didn’t do a lot of research on that.” (Kate, F, 26, TE, EL).

This was one of the elements weighing most heavily on the bureaucracy of various sectors. As the Estonian report made clear: “Among the interviewees there are some who have waited for months for the decision whether they are eligible to receive a benefit or not, and again during that time they have to find other ways to cope financially”.

“Yes, now it’s gonna be the same. You need to submit 15 signatures, write the field you would like to work in (...) And it will go like this, that e.g. I would have to give some certificate (...) to which school I attended, in which profession e.g. I would like to work, whether I know some languages.” (Lena, F, 22, LE, TE, PL).

Third, the young people’s words confirmed the paradox of the Millennials/Facebook generation: a plurality of available sources but a lack of skills in finding, decoding, understanding and managing them in function of a goal. Indeed, the interviewees talked about “excessive bureaucracy and their own inability to understand the structure and



functions of these policies” (AUT report). Confusion reigned, young people appeared disoriented in Germany as well as in Greece.

“The employment agency seems to be like the funny farm: ‘We are not responsible for that; we cannot give any information on that. We are not responsible for that; you need to go there and there’. I go here and there. ‘We are not responsible for that’ //mhm// Then I left again. I always went there and back like an idiot. Nothing changed. I was no wiser. This organization has to work better. The information needs to work better [...] [They should] say ‘You have these possibilities. You can do this training etc. We can offer this’. I know nothing about that (raises his voice) //mhm// This has to be changed [...], that is what this agency is there for, to help in finding work [...].” (Klaus, M, 29, ME, U, DE).

Dimos, in confirmation, states

“They (the people who go to the offices) are being completely mocked (...) You have to deal with so much paperwork, I mean you reach a point where you practically beg for work” (Dimos, EL).

From the point of view of services active in supporting autonomy, these critical aspects were also due to communication problems among different subjects, with regard to both in-depth, updated awareness of the services available in a given area and a lack of common initiatives. Language counts too. There is a generation gap in the way of relating, of communicating experience of the labour market, between young people and service operators – the latter, according to youth, should be professionally updated as to communication and orientation. Some go further, proposing that employment services should be run by people who have direct contact with companies, such as staffing firms.

“But I think it would be better to get help from the employees of the employment agency. They should help the unemployed people directly. I think they should help to find jobs and they should contact the firms and say: ‘Hey, here’s someone who wants to work at your company, are you interested?’ It’s important that the Job Center helps the unemployed actively. I think a lot of people are lazy about looking for a job. They can’t handle this situation of unemployment on their own. They need help.” (Tom, M, 20, ME, U, DE).

Therefore, we can point out a widespread problem among young people as to how to know, and go, about obtaining information, orienting themselves in the labour market, presenting themselves and their skills in the best light (writing a CV, preparing for a job interview, looking for a job). This makes initiatives bringing schools closer to the labour market – as well as orientation services and direct support of young people – desirable. This problem was more evident among interviews collected in certain countries such as Italy and Ukraine. As the UKR report states, firstly, many young people lacked knowledge and skills on how to approach the labour market. Moreover, they lacked general understanding of the labour market, positioning themselves in it while lacking advice about employment strategies:



“Not all parents can help a child to choose a profession, understand his/her related concerns and labour market insecurities. Youth at the university and school levels should be provided with skills on labour market behaviour and strategies. They should be prepared practically and psychologically to enter the labour market. Also some psychological assistance services would be helpful to youth. The problem of many young people is not a lack of jobs but frustration and absence of an idea of what to do next. It is important to better explain to pupils what they will demand from you on the labour market. Because even when I was applying to the university, there was a huge information wall in the entrance of the university saying many good things about the education of ecologists and career opportunities for ecologists. But in fact it happens that after graduation nobody takes care of you and nobody needs you – you can do whatever you want.” (Tania, F, 26, UK).

Apart from many interviewees' harsh judgement of policies, some positive feelings were heard. For example, some interviewees expressed appreciation of training opportunities accompanied by financial support towards looking for a job, guaranteeing – in addition to improved labour-market knowledge – some small help on the level of daily living.

“Well, yes, it just brought me forward. Definitely. It brought a little... yes... structure to my life. Encouraged me.” (Simon, M, 25, LE, U, BG).

Others expressed appreciation for the transversal European Youth Guarantee initiative, like Margherita, an Italian girl, 24 years old: having had the opportunity to take part in that policy represented a turning point for her as it gave her opportunities and self-confidence.

“It gave me a little more confidence than just going in blindly [...] the fact that they looked after me, that I always had someone to speak to about certain things gave me a little more confidence and made it possible for me to have a much longer work experience, instead of working for 4 days I managed to stay on for 6 months, that at least. And in fact I worked in the restaurant there.” (Margherita, 24, F, ME, U, IT).

Although we cannot generalise, education and training courses, which included both theory and practice, were well received.

1.5.2. Proposals for the future

Although the interviews dealt mainly with the problems young people faced in dealing with public services, it was impossible to identify proposals – at some more explicit times, at others less evident – in all the project countries. In light of their experience – direct or from their peers' tales – the young interviewees made clear what they considered to be the most important ingredient in “good policies”, i.e. mechanisms and practices guaranteed to improve the working of services and making tools and initiatives more effective.



Table 8 Elements of successful policies, according to the young people’s suggestions

	According to the interviewees, policies do well when:
SERVICES	<ul style="list-style-type: none"> • Counsellors and young people speak the same language • Public services work in tandem with schools, young people and LM’s actors • Employers trust young people, avoiding considering them “poor, inexperienced or willing to work”
INITIATIVES AND TOOLS	<ul style="list-style-type: none"> • Updated and concretely fitted into the local context • Offered guidance supporting paths from training to internship to permanent jobs • Developed in accordance with other various aids young people need (housing, financial, psychological...)

The interviewees also critically evaluated the approach they themselves and their peers should adopt to gain maximum benefit from implemented policies. Indeed, for the success of interaction between youth and information or support opportunities: 1) young people should adopt a productive approach towards all policy proposals; 2) They should know what to ask for and from whom – and here the topic of orientation during school was paramount.

The above was partly pointed out by interviewees when formulating suggestions about possible development and/or correction of existing services.

Table 9 Synthesis of suggestions made by the young interviewees for improving their relationship with public institutions in the sphere of labour policies

Increasing trust in public policies	<ul style="list-style-type: none"> • Providing information on rights and duties, ways of interacting with employers and how to maximise skills and past experiences in LM • Providing better targeting of policies and employment services • Updating employment services in accordance with the wider societal environment transformation
Developing youth-oriented services	<ul style="list-style-type: none"> • Stronger focus on individual and youth needs and peculiarities: individual approach (case-by-case) • The allocation of measures should be less mandatory to reduce pressure • Better access to training, internship programmes in a real working environment and “first-job” opportunities • Need for individual approach toward unemployed
Effectiveness of public policies	<ul style="list-style-type: none"> • Clarifying better to what extent services, tools and meetings really offer young people for improved chances of getting jobs • Simplifying procedures • The allocation of measures should be more closely related to the individual needs and personal aims of the unemployed • Developing stronger links among various policies addressed to young people

The above-mentioned suggestions and ideas (Table 9) help us to define some policy recommendations.

First, it seems fundamental to provide services and to train public servants to become skilled in interacting with young people, but not in a bureaucratic, anonymous way. In other words, young people want to be listened to in a personal way when they talk about



their problems; problems encountered in their interactions with employers and labour market rules.

Second, focussing on the school-labour market transition, it is central to offer traineeship, which is useful and in line with what the employers are looking for: youth expresses that they will to grow professionally, both those who had a diploma or a degree and those who were early school leavers. Awareness of the competition in the labour market (at every level of activity) was widespread. Young people did not ask for ready-made solutions. It is important to get over the negative stereotype portraying low-educated (and other) young people as passive, uncommitted, disinclined to work, so as to avoid a vicious circle where media representation worsened adults' opinions of young people and their work potential – especially those of employers and policy-makers – and negatively affected their identity.

Third, from the point of view of policy effectiveness, it emerged from the interviewees a need to have more closely linked policies addressed to young people: the idea of wasting time in looking for the right policy and the feeling of being faced with an incoherent framework was widespread. On the other hand, youth stressed the need to clarify better to what extent services, tools and meetings really helped young people improve their chances of getting a job.

The idea behind all these suggestions is to find an approach to the problems of seeking autonomy, which avoids generalisations but, rather, is capable of dealing with youth relations on a case-by-case basis in line with their different environments (work, home, family, access to credit, well-being). The young people sought orientation activities, accompaniment and support as long as it was defined and in tune with the social-economic and cultural dynamics of their life-contexts. It is widespread the question “Where should I go to obtain the right information?”

1.6 Summary and conclusion

Sonia Bertolini (University of Turin)

The aim was to understand the feelings and mechanisms inside the specific institutional contexts of similar groups of young people with similar goals and similar phases of their life in which they became adults and faced important issues, like leaving the parental home, finding a job, managing money. We used a bottom-up approach to bring out the voice of youth and the different subthemes. For that reason, the group of countries were not always the same across the report. In this final part of the report, we wanted to summarise the main results, but also to explain some links that emerged among the topics. Finally, we wanted to link the results with the institutional contexts. In fact, it was a choice that the groups of countries did not always identify based on the results, which were not the same as those based on the institutional context. In fact, we wanted to identify the micro and the macro variables to link each other.

Starting from the initial theoretical dimension (see General Introduction), the empirical results led us toward the breakdown of the three dimensions of autonomy – housing,



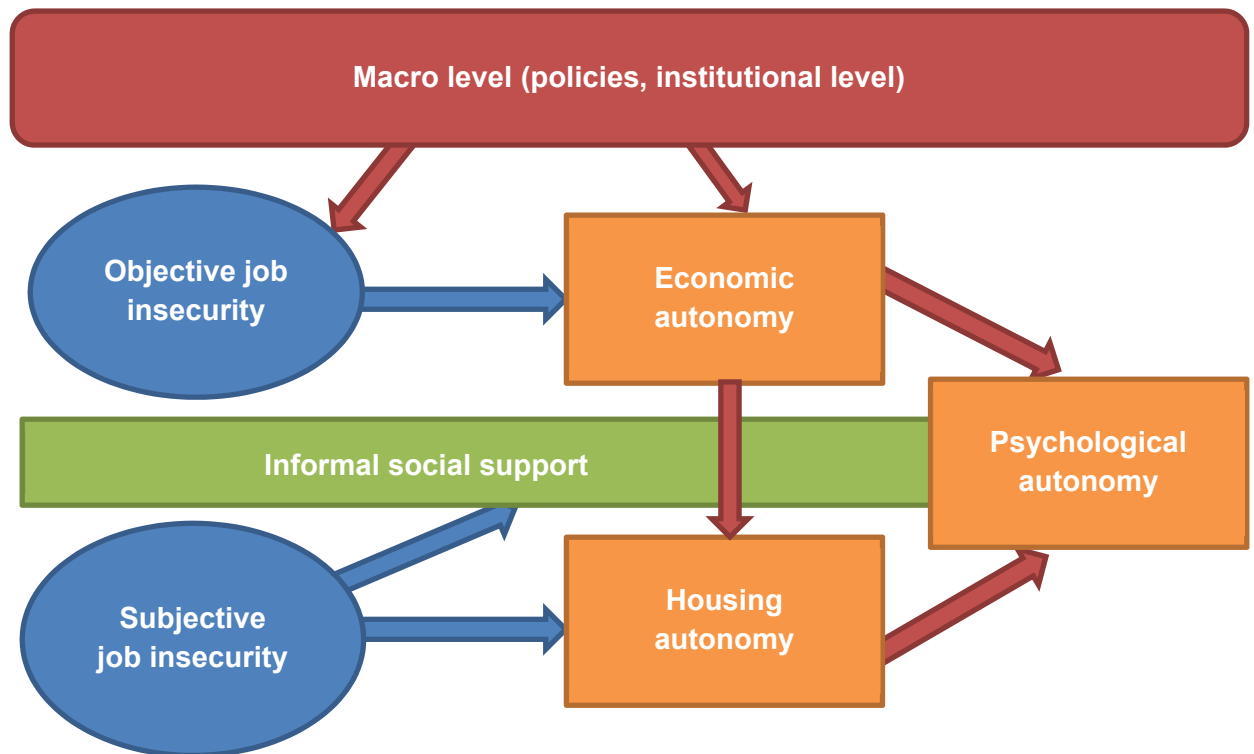
economic and psychological. They were interrelated, together with job insecurity. In particular, objective job insecurity had a direct effect on Economic autonomy while subjective job insecurity had a direct effect on both housing and economic autonomy; economic autonomy had a direct effect on housing autonomy and psychological autonomy as the capacity of taking decisions was a results of economic and housing autonomy, but also a pre-requisite to both.

The institutional context affected all the decisions and informal social support was a transversal dimension that appeared in all the autonomies.

If this is the general picture that emerged from the interviews, we have to try to summarise some results about the working path, and their links with the three autonomies.

The final figure shows the synthesis of the results (Fig. 10; see also Tab. 10 in Appendix).

Figure 10 The final dimensions of analysis



Education and Work Paths

Regarding **educational paths**, about one third of the overall sample of young interviewees in the 9 countries (N=386) was tertiary educated, about 47% had secondary level education and a quarter low level education, with significant differences among the national samples in certain cases.

With respect to the **working trajectories** in our total sample (N=386), less than half of the interviewees (about 45%) had a job at the time of the interviews; 37% were working



with a temporary contract or had a non-contractual job; and less than 8% had an open-ended employment contract (these we defined as the success stories). A large part of the interviewees (about 55%) did not have a job at the time of the interview (NEET or unemployed 46%). In most cases, net income earned was low with respect to the National average (as in the Italian case). In some country-cases, like the Greek sample, the low pay obliged the young interviewees to do more than one job. With regard to human capital resources, the qualifications obtained by the respondents were often incongruent with respect to their actual profession in the Italian and Greek cases. In this last case, only a small number of youth with tertiary education (4 out of 12) worked in jobs related to their studies. A common aspect of many interviewee-working paths was their “*non-linearity*” compared to the “*typical*” working career of the past decades. So far in their lifetime, many interviewees (some quite young) had experienced many occupational conditions (employed, unemployed, inactive) passing from one job to another, and often experiencing “*grey*” areas, or “*intermediate*” occupational conditions where the boundaries among the occupational categories (working and non-working, studying and working) were far from being clearly distinct and separate.

In the greater part of the overall sample, only a few interviewees had *linear upward career paths* (like the Italian and Polish samples). In most other cases, the interviewees had, in the best cases, “*stable career paths*” (in the Estonian sample, this group was about one tenth out of the total sample), which did not change much over the years regarding the level and type of educational and working experiences, and occupational conditions, worse *downward career path* or, finally, *circular or interrupted paths*.

Autonomy

A common trait of our youth samples around Europe was *job discontinuity*, which could have led to income discontinuity, depending on the formal and informal social support in the countries. Institutional contexts filtered the impact of job insecurity perception on autonomy, making the consequences of job instability and unemployment more complex. We have to look at the different dimensions of autonomy.

Job insecurity and housing autonomy

A relation between job insecurity and *housing autonomy* emerges in our interviews, but this relation is also mediated by social cultural and institutional factors: first, the meaning and the pressure of leaving the parental home in different countries; second, the protection offered by the institutional context in the different countries; third, the level of salaries associated with the different types of contract.

In a first group of countries, our results showed that the self-perception of an individual’s labour market position might affect decisions of leaving the parental home, even in different ways. In Italy, Poland and Greece, it was a matter of job insecurity; young people still considered having a stable job and economic autonomy as a prerequisite for housing autonomy. In particular, the reference to a permanent contract was often present in the quotations of young people. In Ukraine and Bulgaria, the young people expressed more a feeling of insecurity due to low income attached to the contract and not the security of



their jobs. This aspect was linked to all types of contract and, sometimes, pushed young people, especially in Ukraine, to plan to leave the country.

On the contrary, in a second group of countries, the UK, Estonia and Sweden, it was *not only having a secure job but also having enough money* that affected the decisions of leaving the parental home.

Finally, Germany, and partly Sweden, were single cases where there was a *mediation of institutional context in perceived relationships between job insecurity and housing autonomy*. In this case, job insecurity did not affect the decision.

Informal social protection in the form of material help was very important to leaving the parental home in countries lacking housing policies. In Poland, just as in Italy, the availability of familiar resources was very important for making this transition. In particular, regarding housing autonomy, if one young person had access to a house belonging to the family, this helped the transition.

Becoming an adult

Regarding the importance and the path for housing autonomy toward becoming an adult, we found very different positions of youth around Europe. Indeed, perhaps in connection with ever decreasing job opportunities due to the economic crisis, it appeared that job insecurity in most countries (Greece, Bulgaria, Ukraine), but especially Italy, prompted youth to consider either the most immediate present or the foreseeable future, which was dreamed about rather than planned. With regard to this, not only did they postpone the transition from leaving home but were also not able to plan the intermediary steps, how and where, for making this transition.

We must underline that not only Ukraine and Bulgaria, but also Italy and Greece, were countries in which young people did not feel it was so urgent to leave the parental home. In fact, from the interviewees it emerged that not all the young people in the countries considered leaving the parental home as important in order to become an adult. Of course, this could also be because it was difficult for economic reasons to leave the parental house, especially in countries where institutional support and job policies were scarce. It was then possible that young people were adapting to the construct situation (readjustment of preferences toward the down period, Elster, 1999) and/or building a new rhetoric to justify their situation and hide the fact that they were the losers in globalisation. In the UK, Sweden, Germany and Poland, this was considered very important. Nevertheless, the process of transition could have different pathways, in which housing autonomy could also be achieved toward a different pathway. In the UK, leaving the parental home was also considered an important step: their perception of adulthood and what it meant to become an adult was often intrinsically linked to their accommodation status. At the same time, the order of transition and the strategy to become residentially independent were multidimensional and disordered, while in Germany they were more ordered, such as having a job is the first step.

In some countries, the transition of leaving the parental home and the transition of starting a new family were strongly connected (Poland, Bulgaria, Greece, Italy and



Ukraine). Pressure by parents to become residentially autonomous was very strong in Sweden and the UK, while a bad relationship with parents was the main reason for which our interviewees left the parental home in Estonia. Other reasons expressed by young people were linked more to *their freedom and their will to realise their aspirations*. These reasons were much stronger in Sweden and Germany. Residential autonomy in these countries was driven by economic autonomy: opposite to the situation in Italy, where leaving the parental home meant being economically independent

Finally, an important point to underline in the link between job insecurity and housing autonomy was the accessibility, according to the type of contract in order to earn enough to buy a house, and the tradition of leaving the parental home as an owner or renter. This has changed the perception of young people and their feelings about unstable job contracts, and this has an effect on the decision process of leaving the parental home. An important link between economic and housing autonomy was access to credit in order to get a mortgage/loan or take on smaller debt in order to sustain housing expenses, particularly in specific steps (i.e. the cost of leaving the parental home).

In the UK, Greece and Poland, one of the most popular strategies to cope with housing expenses was cohabitation and sharing the expenses with other people. Only in Greece did we find the coping strategy of living together but also apart from parents.

Job discontinuity and economic autonomy

Economic autonomy status emerges as a sort of direct effect of working paths that had to be taken into account in analysing the effect of insecurity and unemployment on housing autonomy, given the institutional context. Everywhere, the interviews revealed the link between economic autonomy and employment as an important issue/feeling, but we found different connotations. According to the German respondents, economic autonomy was seen and socially expected as something to be achieved through employment and earnings, which meant without any financial support from the state or family. By contrast, in Estonia or Italy, receiving support was not considered a threat to autonomy. Moreover, in other countries many interviewees stressed that having a job did not necessarily involve being autonomous in economic terms. Several respondents in Bulgaria highlighted the issue of low wages; what mainly concerned the continuity of income was underlined in Italy, Poland and Greece.

The youth interviewed put a different emphasis on short-term or long-term perspectives: the young people who were unemployed or more economically deprived, seemed more likely to associate autonomy with the ability to cover their own daily expenses (such as cigarettes, sometimes a beer with friends, petrol for their car). On the contrary, those who had an income or were financially supported and, therefore, partially autonomous, tended to connect economic autonomy to future prospects, as well as in the case of the interviewees with a personal income and more highly educated in all the countries. Especially in Italy, Greece and Poland, many respondents gave more emphasis on a short-term meaning of autonomy. In other countries, such as Germany, Estonia, Sweden and the UK, respondents defined economic autonomy in a longer-term perspective.



Among the Italian interviewees, not only a short-term perspective emerged but also a levelled downtrend conception of economic autonomy: their ability to acquire their own daily personal necessities, by cutting expenses deemed unnecessary, such as holidays or leisure activities.

Comparing these results with the institutional groups, we see that, in general, countries with higher institutional support for young people offered them a longer-term perspective in terms of economic autonomy.

Informal social support

Informal social support plays a crucial role in the youth precarious lives: turning to family, friends and social networks for financial support emerged as the main coping strategy at a meso level, not only among the unemployed, to cope with the lack of economic autonomy. A strong presence of family support was identified by the Greek and Italian respondents, confirming previous research that highlighted how in southern Europe family solidarity was very important in providing social support to young people and compensating for the deficiencies of the welfare state (Bohnke, 2008; Majamaa, 2011). A widespread recourse to parents for economic support, added to weak institutional support, also characterised some Bulgarian interviewees and the Polish ones. In contrast, both the German and Swedish interviewees seemed to show a different pattern, in which informal social support only had a residual role, even if the two countries were ascribable to different welfare regimes. In these countries, young people benefited from a higher level of institutional support and social protection. Though support expected from parents was noticeable in the case of an emergency (especially illness), the family network as a source of financial support was much less relevant in the interviewees' life than in that of the respondents in the EXCEPT countries mentioned above. The Estonian and UK interviewees showed another interesting pattern, based on a mix between institutional and informal support. Combining different sources of support seemed to be youth's most widespread coping strategy.

If we take into account the institutional context, we see that countries in which the institutional support was weak like Italy, Greece, Poland, Bulgaria and Ukraine, youth relied more on informal social support. Estonia and the UK were the atypical cases. Possibly Estonia was because it was among the eastern countries. Moreover, another unusual case of inspiration was the Nordic countries system and the UK due to the crisis.

The link among the three autonomies

A common worry among youth of different countries was losing economic autonomy when they were seeking housing autonomy. Youth faced different strategies depending on the institutional context.

The individual/family behaviour in terms of money management and accounting can be a sort of protective factor against the effects of job insecurity and unemployment on economic and housing autonomy, if a person had the possibility and the competencies to save while they worked.



Saving is a widespread strategy to maintain economic autonomy, but there were differences among countries given the institutional contexts. In fact, saving could be only a strategy to cope with job insecurity, using saving in time of unemployment (all countries). In the UK, Sweden and Germany saving was a strategy to maintain economic and housing autonomy but, paradoxically, in some cases in Italy and Greece, saving was possible only by losing housing autonomy.

The psychological autonomy

The need for psychological autonomy – intended as deciding for oneself, in a personal space of their own lives, despite limits – was a shared and common value, although it had declined in specific forms and ways not only for the different countries but especially based on the different conditions (employment and economic).

Psychological autonomy was mainly described as taking care of oneself without strong support from other people or institutions, and taking responsibility for the decision-making process, related to important aspects of life, capable of reflecting their own interests and values (all country reports with the exception of Bulgaria). When this kind of decision latitude was difficult, due to a low economic autonomy and lack of housing autonomy, people sought ways to reach almost little daily autonomy, managing oneself each day and not just when making important life decisions

The lack of psychological autonomy was sometimes connected to the housing situation, especially living in the parental house and not having one's own house, but some interviewees who lived with their parents used negotiation with them as a coping strategy regarding autonomy and explained they needed more freedom and wanted to be more autonomous and adult.

In the decision-making process, some country reports (Italy, Greece, Poland and Ukraine) outlined the need not only to make decisions but also to manage consequences in a process of gradual detachment from parents and self-image construction.

The relationship between autonomy and job was a crucial theme: sometimes a job was intended as an income opportunity (all countries but more explicitly in Italy, Germany, Sweden, Estonia and Greece), and sometimes a job was considered as an identity opportunity. The challenge for young people interviewed (Italy, the UK and Sweden) was to be autonomous and satisfied for their work and life choices. This meant that work was still a way to shape one's own identity, as long as they knew how to recognise their own interests and attitudes and be able to choose.

The two aspects (economic and identity) could be in contradiction because, to have economic autonomy, and therefore be able to look after themselves and others, young people (this was the case in the Italy and the UK) could be pushed to accepting any job, although this might not make them psychologically autonomous in the sense of fully realised in a workplace that reflects interests and training paths.

On the other hand, having any work was a stimulus to start a process of autonomy and detachment from parental figures that, if you waited for the “right” job, it was likely to be



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constantly postponed. Here, it appeared that some sort of a virtuous cycle was brought about because having a job granted proper financial means and, at the same time, asked for responsibility and required youth to meet their commitments.

Appendix – Table 10 Main findings concerning Autonomy

HOUSING AUTONOMY										
	PL	DE	IT	EE	EL	BG	UA	UK	SE	
Job insecurity and housing autonomy										
Not having a secure job but having enough money may affect decisions of leaving parental home								X	X	
Self-perception of individual's labour market position might affect decisions of leaving parental home (in different ways, see above)	X		X		X	X	X			
matter of job insecurity	X		X		X					
matter of low income						X	X			
Mediation of institutional context in perceived relationship between job insecurity and housing autonomy		X								X
Decision mechanisms										
Young people do not feel it urgent to leave parental home			X		X	X	X			
Leaving parental home is strong social norm, also encouraged by parents								X	X	
Bad relationships with parents	X	X		X						
Freedom and wisdom to realise aspirations		X								X

ECONOMIC AUTONOMY										
	PL	DE	IT	EE	EL	BG	UA	UK	SE	
Economic autonomy – meanings and feelings										
Economic autonomy mainly means being able to deal with expenses needed to cover one's own needs. What are interviewees' needs?										
Short-term horizon (facing everyday expenses)	X		X	X	X	X				
Long-term horizon (making plans)		X						X	X	
Strong link between autonomy and employment. But different emphasis on:										
Work matters to stand on one's own feet		X		X				X	X	
Income insecurity and low wage matters	X		X		X	X	X			
Micro-coping strategies to reach/maintain economic autonomy										
Reducing costs by controlling expenses		X	X	X	X	X	X	X	X	X
Cohabitation or living with parents	X	X	X	X	X	X	X	X	X	X
Not paying housing expenses during unemployment		X		X				X		
Access to credit, over indebtedness	X	X		X				X		
Having "non-ideal" job	X	X		X				X		
Doing illicit work	X	X		X	X		X	X		
Saving	X	X	X	X	X	X	X	X	X	X
Saving is a common strategy across countries, but with differences given institutional contexts										
strategy to cope with job insecurity	X	X	X	X	X	X	X	X	X	X
strategy to maintain fully economic and housing autonomy								X	X	
possible only losing housing autonomy			X		X					
Crucial Role of Informal Social Support										
Strong presence of family solidarity and support and weak institutional support	X		X		X	X				
Residual role of informal social support and strong institutional support		X								X



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Different mix of informal (family + friends) and formal support				X				X	
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PSYCHOLOGICAL AUTONOMY									
Psychological autonomy and job insecurity									
	PL	DE	IT	EE	EL	BG	UA	UK	SE
Take care of oneself without strong support from other people or from institutions	X	X	X	X	X	X	X	X	X
... the attitude to take the responsibility of decision making process capable of reflecting their own interests and values	X	X	X	X	X		X	X	X
Daily decision-making and self-care stressed especially by those who lived with parents and that are not economically independent helping their families to solve small day-to-day issues	X	X	X	X	X		X	X	X
Psychological autonomy is not only making your own decisions, but, importantly, living with the consequences	X		X					X	
Many constraints can limit the autonomy... but psychological autonomy seems to be a basic need	X	X	X	X	X		X	X	X
The ability to choose need, the capacity to identify interests			X						X
The relation between psychological autonomy and job security-insecurity is twofold									
job like income opportunity (to make decision...)			X	X	X			X	X
job like identity opportunity (to express yourself...)			X					X	X
Psychological autonomy and coping strategies									
	PL	DE	IT	EE	EL	BG	UA	UK	SE
Informal resources activated to cope with low psychological autonomy.	X	X	X	X	X	X	X	X	
To cope with low psychological autonomy controlling their sole internal emotional life			X					X	X
To cope with low psychological autonomy putting forward one's own efforts and abilities to find a job, as compared to getting a job through informal contacts or the unemployment office.									X
Try to find employment, earn their own money, be financially independent, control the amount of financial support received in order to protect their feeling of psychological autonomy when facing job insecurity		X		X					X
Emigration as strategy to cope not only with the socio-economic consequences of job insecurity and unemployment, low incomes and inadequate living standards but also with the lack of psychological autonomy			X			X			
Psychological autonomy and adulthood									
	PL	DE	IT	EE	EL	BG	UA	UK	SE
The word "responsibility" is a common theme in adulthood definitions and this aspect was sometimes referred like maturity	X	X	X	X				X	
The link between adulthood and autonomy is also related to the decision making process: make decisions autonomously and, especially, manage the consequences	X		X	X				X	



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Some interviews emphasized a connection between autonomy and personal identity as mirrored by one's job: to generalize, adulthood seems to fulfil the identity-building process and complete it			X					X	
If being autonomous is to take care of oneself, being adult is much the same, but it may imply a transition into parenthood and caring for others			X					X	

PUBLIC POLICIES									
	PL	DE	IT	EL	EE	BG	UA	UK	SE
Mistrust in public policies									
Lack of orientation & guidance	X	X	X		X		X	X	X
Need more clear, widespread and updated information ²⁵	X		X	X		X	X	X	X
Services not youth-oriented									
Employment agency's attitude towards youth (stigma/discrimination)	X	X	X				X	X	
Lack of professional support	X		X	X		X	X		X
Ineffectiveness of public policies									
Bureaucracy matters (stereotypes about public support)	X	X	X		X	X			X
Modify the eligible criteria for benefits	X	X		X			X		
Increase the amount of benefits					X		X	X	

²⁵ It is widespread the question "Where should I go to obtain the right information?"



PART II

Thematic section on socio-economic consequences



2.1 Introduction

Lia Figgou (Aristotle University of Thessaloniki)

This report focuses on the way in which participants in the EXCEPT qualitative study represent the socioeconomic consequences of unemployment and precarious employment. Its aim is to summarize and to identify common trends and differences in the way in which youth in different national contexts account for the social and economic implications of labour market exclusion and their attempts to cope with them.

Needless to say, that there is a growing body of literature on the consequences of youth unemployment both in Europe (Berneo, 2014; Bruno, Marelli & Signorelli, 2014; Karanikolos et al., 2013; Lahusen & Giugni, 2016; O'Reilly et al., 2015; Strandh, Winefield, Nilsson & Hammarström, 2014) and in other contexts (Asaju, Arome & Anyio, 2014; DeWitte, 2005; Estevão & Tsounta, 2011; PEPSO, 2013; Posel, Casale & Vermaak, 2014). Interest in studying the effects of youth unemployment and career instability derives from the fact that young people seem to have been disproportionately affected by the economic crisis and its aftermath (Bell and Blanchflower 2011; O'Higgins, 2010; Scarpetta, Manfredi & Sonnet, 2010; Verick and Islam, 2010). As supported by Eurostat (2015) indicators, financial crisis is followed by increased unemployment rates, affecting especially the age groups of 15-24 and 25-29, but also by a leap in long-term unemployment. In 2016 the unemployment rate in EU-28 for youth 15-29 years old was at 18.7% displaying a drawback in comparison to the rest age groups (Eurostat, 2017). Furthermore, the last decade in Europe is characterized by a decrease of standard forms of employment and immense increase of “precariousness²⁶” in the labour market (Broughton et al., 2016; Fudge & Strauss, 2013; Standing, 2011).

Most existing literature, however, mainly explores the macrosocial socioeconomic consequences of unemployment and precarity, adopting a top-down approach²⁷. On the contrary, our focus in this report is on the subjective construction of these consequences in the micro-context of the interview. Our approach is based on the assumption that social actors do not necessarily structure and give meaning to their experiences by using the same categories that social scientists use in their macrosocial approach of social

²⁶ As it has been mentioned by other authors (Furlong & Kelly, 2005; Hatton, 2011; Lewchuk, et al., 2015), precarity is a concept that has multiple and various meanings and even in social scientific texts it is used to describe a broad spectrum of employment conditions and exploitation(s). Standing (2011) uses the term precariat to describe those finding themselves between unemployment and precarious employment.

²⁷ Studies highlight the negative impact on social inequality and exclusion (e.g. Barbieri, 2009; Giesecke, 2009; Lawless & Martin, 2013) and on poverty risk (e.g. Ayllón, 2015; Fraser, Gutiérrezm& Peña-Casas, 2011; McKee-Ryan & Harvey, 2011), as well as the various social consequences (e.g. Freitag & Kirchner, 2011; Scherer, 2009). It is indicated that youth has been at greatest risk of income poverty (OECDa, 2014). In particular the indicators provided by Eurostat (2014) reveal the growth of at-risk-poverty rates of youth of 16-29 years old, between the years 2007-2012.



reality. Furthermore, a bottom up approach helps us to shed light on the multifaceted and complicated nature of the everyday experience of unemployment and uncertainty.

Results are presented into three main sections, which are in turn divided to subsections in accordance to the thematic categories of relevant qualitative data²⁸ in national reports. Hence, the first section is concerned with the **economic consequences of unemployment**, precarious and temporary employment or labour market exclusion and more specifically with material deprivation, budget management and financial planning. The second section includes findings on the **social consequences of labour market exclusion** and, in particular, on personal and social life, family plans and relations and rights and entitlements. Finally, the third section concerns the **coping strategies** (micro/individual, meso and macro) developed by youth.

2.2 Results

Lia Figgou and Martina Sourvinou. (Aristotle University of Thessaloniki)

2.2.1 Economic consequences

a) Material deprivation

According to Eurostat, material deprivation refers to a state of economic strain defined as enforced inability to pay unexpected expenses, afford a one-week annual holiday away from home, a meal involving meat, chicken or fish every second day, the adequate heating of a dwelling, durable goods like a washing machine, colour television, telephone or car, being confronted with payment arrears (mortgage or rent, utility bills, hire purchase instalments or other loan payments). Materially deprived is the person who lacks at least three out of the above items.²⁹

Although the attempt to construct absolute criteria for the assessment of deprivation is valuable and potentially essential for obtaining reliable comparative data, it has certain limitations. It is well known that the feeling of deprivation may be the result of comparison between oneself and others. Relative deprivation is, in short, the perceived discrepancy between personal status and the status of some relevant other(s). It is the belief that a person is deprived (or entitled to something) based on the comparison to someone else (Davies, 1969; Merton & Kitt, 1950). Based on qualitative data, participants from different national contexts cannot be compared in terms of “objective” material deprivation. On

²⁸ It is worth reminding that data was elicited by interview questions on a) participants' current economic situation and b) savings and financial short and long term planning. Participants were also encouraged to talk about the consequences (of unemployment and precarity) on their living conditions and about future family plans and expectations. Needless to say, that apart from answers elicited by the above direct questions participants accounted for social and economic consequences of their (un)employment situation in other parts of their interviews.

²⁹ http://ec.europa.eu/eurostat/statisticsexplained/index.php/Glossary:Severe_material_deprivation_rate



the contrary, our focus is on the feeling of deprivation as narrated in participants' accounts³⁰.

Of course, even within the same national context the experiences and feelings of deprivation in participants' accounts may be relative, arising from intergroup or even temporal comparisons. A common finding of relevant research is the fact that the feeling of being disadvantaged is related to a reference group. Furthermore, it may also constitute the result of temporal comparisons between one's (in)group situation. The latter can be particularly relevant in national contexts where economic crisis has severely deteriorated the economic situation of people.

Starting from common trends between countries it could be noted that family socioeconomic conditions, low education and duration of unemployment seem to constitute factors that, according to qualitative study results, affect the degree of expressed deprivation in participating countries. In contrast, the accounts of participants who have access to informal support networks reveal that they are less affected and that social capital is crucial in coping with the socio-economic consequences of unemployment and job insecurity.

Of course, there are also substantial differences between countries. In some national contexts being unemployed seems to have more direct consequences on the material situation and on one's ability to cover main needs, while in others does not necessarily lead to feelings of deprivation. At one extreme seems to be **Germany** and **Sweden** where (not all of the) youth who have been unemployed mention difficulties in covering everyday needs and in making ends meet. The relation between unemployment and material deprivation seems in these countries to be mediated by benefit entitlement. Of course, even in these contexts there are young participants who seem to be vulnerable to the most severe economic consequences of unemployment and job uncertainty.

More specifically, according to the **German** qualitative study results, young participants perceive the consequences of unemployment and precarity differently, according to different factors ranging from family socioeconomic conditions and individual coping strategies to benefit entitlement and duration of unemployment (e.g. Popp and Schels, 2008). Benefits and institutional support³¹ seem to constitute an important protective factor for unemployed youth, helping them to escape material deprivation. Nevertheless, according to German participants' accounts entitlement to claim benefits and deprivation may in some cases constitute a vicious circle. For example, being homeless makes

³⁰ Of course existing indicators, where available, can be related to our data and may lead us to interesting interpretations and/or may generate new interesting questions.

³¹ Currently, apart from the two former pillars of unemployment insurance (Arbeitslosengeld) and unemployment assistance (Arbeitslosenhilfe), a third pillar has been introduced, the social assistance scheme (Sozialhilfe). This scheme assures availability of a minimum income to individuals who need it, whether they are unemployed or not (German National Report).



claiming benefits or finding a job very difficult which in turn may deteriorate deprivation. Marc, a participant who was at the time of the interview homeless comments:

“With an empty account, you don’t have to apply for an apartment. [...] But with an account which has been empty for three months, you will not get an apartment //mhm// and without apartment it is very bad with work and without work it is very bad to get an apartment. [...] If you are stuck in that once, you’ll have problems to escape.” (Marc, 24, M, U, DE)

In the **Swedish** qualitative study, many participants, regardless of their employment status mention that they can cope with everyday living costs. The unemployment benefits³² are crucial for the Swedish participants to confront different forms of deprivation. However, those who receive only the lowest unemployment benefit or social assistance report facing economic hardships³³. For example, a Swedish participant mentions:

“[...] you get very limited financially too. I remember, during that time that I received it I didn’t buy any clothes. It was what you had. You couldn’t save anything but everything was spent. Just to have a place to stay and food. (UA, 22, F, TE, SE)

At the other extreme seems to be countries like **Ukraine, Bulgaria and Greece**, where participants’ accounts reveal a close causal relationship between unemployment and material deprivation. According to the **Bulgarian** study, most of the interviewees feel that they are deprived of things considered as important³⁴. There is of course difference in the degree of deprivation that participants face, with some of them being deprived of basic needs as food, heating, clothes, while others mention that they lack opportunities to travels, go on holidays. Often the unemployed young people tell that they do not have money for health insurance and have to pay out of their pocket for medical examinations or treatment. The lack of money forces part of the young people to interrupt their education. For some of them this means leaving school at the very beginning of the educational path, and for others impossibility to complete higher education. The degree of deprivation seems to depend largely on the family background of the young person –

32 As indicated in the discussion of the Swedish study results (Swedish National Report) the benefit system is based on the idea of “unconditional” protection, meaning that social assistance is provided to individuals, who are unable to support themselves financially in order to provide a minimum living standard. This is in contrast to other welfare systems where social assistance is given under specific conditions, such as unemployment or impairment.

33 These are mainly temporary employed participants. It is important to mention that while for permanent workers, Swedish employment protection is slightly higher than the OECD average, this is not the case with temporary contracts. As far as temporary contracts are concerned Swedish protection policy becomes fairly liberal (Swedish National Report).

34 This is in agreement with official Eurostat data (2016), according to which severe material deprivation rate among the young Bulgarians (aged 15-29) is the highest in the EU (34,3 % out of total population).



whether he/she is from a poor family, or representing an ethnic minority group. Deprivation is extremely severe for the young people from Roma ethnicity - they talk about the difficulty to cover main needs like food and heating.

Material deprivation is omnipresent in Eva's life, a young Roma woman. She lives in her parents' home and has no education like her parents. Eva's work experience is very short and her parents are unemployed too. She was telling stories about situations when she and her family had to go to bed without having a dinner:

"My brother goes to the shop asking for some food and the shopping lady refuses. My brother returns home and we go to bed being hungry. In the morning, my father goes out, here, in the garbage containers, and makes some money. He sells iron, empty glass bottles, you know how [The respondent's father was selling iron and glass bottles, which he found in garbage cans, for recycling]. He comes, brings money, we eat. Nobody dies of hunger." (Eva, 21, F, LE, U, BG)

It is worth mentioning that, according to the qualitative study results in **Bulgaria**, even employed young people narrate experiences of material deprivation. This is related to the phenomenon of "working poor" which describes employed people who are at a risk of poverty³⁵.

The participants in the **Ukrainian** qualitative study also report several forms of deprivation including difficulties in buying food or medicine, getting proper clothing and inappropriate housing, but also difficulties in going for vacation or participating in leisure activities. Only a few participants that had substantial economic and psychological support from family seemed to be less affected by low income and financial insecurity in their everyday lives. A working father shared with the interviewer:

"Medicines are so expensive now. We had to give almost the whole salary to buy medicines to our daughter. ... If you want your baby healthy you must pay. And for which money you are supposed to live after that?..." (Oleksandr, 26, M, ME, U, UA).

According to the **Greek** study results, most participants mention experiences of deprivations during the interviews³⁶. There are of course differences in the severity of material deprivation mentioned with some participants having lived without electricity for years and having difficulties to obtain food, while others having less severe difficulties. The more strongly affected by the economic consequences of unemployment, or rather those participants that mentioned severe deprivations were those who lived in

35 In Bulgaria the relative share of working poor (for persons aged 18-64) for 2015³⁵ is 7,8%. Levels of wages are low not just relatively (the lowest in the EU), but also absolutely - which can be seen in the ratio between the average salary (and even more - low pay) and the cost of living (much of salaries are below the cost of living).

36 This is also in line with Eurostat (2015) data , according to which 40% of Greek young people aged between 15-29 years are at high risk of poverty and social exclusion .



households with low income where parents were unemployed as well. Foteini and her family lived for months without electricity, without hot water and were eating from food charities:

“We have spent...we have spent many years without electricity (...) yes it was really hard and /I don't think that any kid should be forced to go through this thing/ (lower voice), because we owned a gift shop and it didn't do well, we delayed closing it and the shop's expenses rose with all the loans and insurances and taxes and so, and we ended up in a thing where... we had no electricity, we had to eat from the common meals. I couldn't get by without electricity because without electricity you can't have hot water and without hot water you can't take a shower, uh we went... I went to live with my aunt for some months”. (Foteini, 20, F, ME, U, GR)

Participants with low education level, NEETs as well as second-generation immigrants who have participated in the Greek study are also amongst those who narrated experiences of severe deprivation. There are certain crucial hardships however (like not being able to afford a visit to a doctor) that seem to constitute common ground between all of the participants in the Greek qualitative study. Moreover, there are cases in which respondents draw temporal comparisons between their pro-crisis and their current material situation³⁷. To quote:

R: “That's the big difference that people back then did the things they wanted to do, while I would like to do some things that I can't do by any means.”

I: “Mhm. So, you think they were living, that it was better back then.”

R: “Yes, then yes. Much better. Basically, not much better, very much good.” (Mary, 26, F, ME, U, GR)

Many participants in the **United Kingdom** study also mentioned having experienced severe material deprivation. Some of them are integrated in the UK benefit system but they report economic difficulties complaining that the benefits they obtain are not enough to cover their main needs³⁸. This is partly attributed to the new benefits system (Universal Credits), according to which people who are entitled to receive benefits have to manage their own budgets. In Jackie's words:

“I'm on Universal Credit and now because I rent my own place, so what I get instead of paying you every fortnightly like Jobseekers does, they pay you monthly, they say to get used to like when you're going to work you get paid monthly. But they give you, like you

³⁷ According to OECD (2014b) during the first years of the economic crisis (2007-2012) the Greek household income was decreased by one third, making it by far the greater loss of income compared to other eurozone countries.

³⁸ The UK system (Universal Credits) waives the responsibility of welfare from the institutional level to individual level, thus holding citizens' own agency accountable for lack of employment (Dwyer & Wright, 2014).



only get, like for my age because I'm 19 I only get £250 a month which when I'm renting my own place and stuff it doesn't last me like two days. They give me... I get Housing Benefit which is also £250 but my rent a month is £390 so I have to put towards that with my benefit money into my rent money to make it up for that month so I don't really even have £250 for the month, I have maybe..." (Jackie, 20, F, U, GB)

Italy also seems to constitute a single case mainly due to huge differences between the North and the South of the Country³⁹. Hence, although many youths who participated in the Italian qualitative study did not represent themselves as economically deprived, there were others that stressed that their living conditions were greatly constrained by lack of resources and perceived themselves as severely materially deprived people. These were participants living in the South of the country and also participants whose parental families are also affected by poverty and deprivation and being unable to provide support. To provide an example, Gaia's family situation was difficult: she lived in Catania, was unemployed, and she was not able to rely on any source of money at the time of the interview. Her father was self-employed (electrician), but he was suffering from the negative effects of the economic crisis (for 7 years now). As Gaia mentioned:

"When he (the father) comes back home, he brings shopping bags full of fruit because old people sometimes pay him this way. [...] He can't say no and given that the work he does is not so very costly, he accepts them. Sometimes people also pay him with bad checks. We have found our bank account empty many times" (Gaia, 24, F, ME, U, IT).

In **Poland** and **Estonia** youth who have faced or still face unemployment and precarity are not satisfied with their financial situation. They do not represent themselves, however, as economically deprived. Factors related to the institutional context (e.g. the fact that at least in Poland there are buffers against long term unemployment⁴⁰), cultural factors (according to the Polish study, interviewees were hesitant to discuss their financial strains) but also informal (family/partners) support seems to play an important role. For example, Jakub is a Polish participant who shares his expenses with his partner. They spent more than 50% of their income on housing costs and he comments:

39 As demonstrated in the Italian country report (Italy National Report), living in the South of Italy is a risk factor, as data related to the labour market shows: in 2015, the unemployment rate of young people aged 15-24 was 40.3% nationally, while in the South it reached 54.1%. Moreover, the South is traditionally characterized by very high levels of risk of poverty and material deprivation (in 2015 among the whole population living in the South 46.4% was at risk of poverty and social exclusion, compared to 28.3% at the national level).

40 One of the main priorities of Public Employment Services work is to focus on rapid support for youth in difficult situation on the labour market. Employment offices have maximum 4 months from the moment of registration of young unemployed person, to prepare of high quality offer for applicants. (Poland National Report)



“It’s an OK life, I guess. Although the income I have with my girlfriend (...) This level of income and the money we live on each month are totally unthinkable for most Poles (...) but I don’t think it’s really so bad.” Jakub (28, M, ME, TE, PL)

Almost all **Estonian** participants mentioned that they are able to make ends meet. The ability to make ends meet does not mean, however, that they are satisfied with their available resources. For many, their income is adequate to buy food and pay bills and avoid accumulating debts, but it is not enough for anything more than that. At the same time, they seem to be deprived of a range of things, from low food quality and difficulty in buying goods to transportation and fixing ones’ home. Among Estonian participants, those who feel more deprived than others are unemployed (or unofficially employed) youth who have their own families (live with partners and very often have more than one children). For quite a few of the interviewees lack of financial resources has caused them to drop out of education and/or stop them from continuing their education although they would like to. Daniil talks about his decision not to study:

“Yes, I had the idea, that I should go studying, but then I thought about that, how to earn money, I need to pay for the apartment. I need to buy food, pay for the phone, so I don’t have debts.” (Daniil, 22, M, LE, NCJ, EE)

As far as the **Polish** study is concerned, interviewees were hesitant to discuss their financial strains. Most of them support that they can make ends meet, but they are not content with their finances. They mentioned that they would like to be able to afford a house and to achieve housing autonomy as well as to have the ability to “invest” on their entertainment and personal recreation. Family economic background is a very important factor: those who have a supportive family don’t feel under economic strain and, if the parental financial resources are good, can not only cover their personal expenses but also put aside savings. Lech is a polish interviewee who cannot afford to live alone, but he admits that in his current situation living with parents is quite comfortable:

I: “Would you like to move out?”

R: “Well, it’s not bad, I have to say (...) It has some advantages. Whatever I earn, I spend it on my stuff. I pay for the internet and phone bills.” (Lech, 28, M, LE, NCJ, PL)

b) Budget management and short term financial planning

The majority of youth in all of the participating countries are not able to save and, therefore, are not prepared for unexpected costs in daily life. In some countries, of course this is possible for (some of) permanently employed people or those who have long term temporary contracts (e.g. **Sweden**). In others, this is probably out of the question even for those temporary or even permanently employed (e.g. **Bulgaria**).

Short term planning becomes extremely difficult for youth being unemployed or precariously employed in **Germany**. Apart from a small minority all of the unemployed youth in the sample are not able to save and, therefore, are not prepared for unexpected



costs in daily life. Concerning this, an important factor is that it is not possible for many to pay back debts during unemployment. According to participants in German qualitative study, when debts have been accumulated, then unemployment benefit is not enough to cover both daily expenses and to pay back existing debts. Anna is in a harsh situation due to debts:

“Mobile phone contracts, internet contracts. Like...like just basic debts. Well, I used to be a compulsive gambler...I enjoyed going to the amusement arcade and one didn't pay bills, rather put it in the machines and at some point it got more and more, unable to catch up with.” (Anna, 23, F, U, DE)

According to the **Bulgarian** report, financial planning is something that the Bulgarian interviewees cannot achieve. This is because the scarce resources that they have available force the young people to live from day to day. If in other countries debt management is difficult under conditions of precarious employment, in Bulgaria bank loans for consuming purposes (other loans apart from mortgages) are being treated by the interviewees as out of the question. Again, due to low income it becomes impossible to pay them back, even when someone is employed. To quote from Ivan: *“Only someone's life depends on it, then you borrow”.* (Ivan, 19, F, ME, U, BG)

What makes planning and budget management particularly difficult for participants in the **United Kingdom** study are zero contracts⁴¹. Another reason that made budget management extremely challenging for some of the participants was that they already had debt from their university education (university loans). Luke, an interviewee comments:

“Yes, I work now as a Lifeguard, it's a zero-hour contract, it's alright, well it's flexible but I never have guaranteed hours, like one month I can have loads of money and the next month, none. Like trying to run my car is like hard work, so I literally have to save money from each month because I don't know what the next month will look like.” (Luke, 19, M, NCJ, GB)

In **Italy**, the majority of the interviewees have a low degree of indebtedness. Young people without a long-term contract have no access to credit, in many cases, even if they can count on a parental guarantee. In fact, given their labour market vulnerability, young people can cope with their budget problems by *choosing not to pay*: they pay only what can create short-term sanctions (Perrin-Heredia, 2013). This choice generates strong long-term sanctions that dramatically increases the risk of social exclusion: tax collection notices by the national institution responsible for collecting unpaid amounts, complete with interest and fines, that can generate compulsory seizure of personal property

41 UK has a growing number of people on zero-hour contracts (usually found in the hospitality industry and in retail). These types of contracts mean that, from week to week, employees do not know their work hours.



(dispossessions); the label of 'bad payer' will prevent access to credit also for professional purposes (short-term financial exclusion). Aurelio remarks:

"I feel like my hands are tied [...] because I'd like to find a more stable job where I'd feel less stressed, where I'm earning for my future. With my present job, unfortunately, I can't have a future... for a rental of a house you need 500, 600 euros a month... How can I pay all the bills, expenses, and things? Then the State always raises taxes, how can one do? It can't be done!" (Aurelio, 24, M, ME, TE, IT).

In **Sweden**, respondents who were in a long-term temporary or permanent job, and some of those who were studying and working stated that they were able to save money in the end of the month. The respondents who were unemployed or in short-term temporary employment stated that they were not able to save money. Having savings is generally valued and it is seen by many as a way of managing unexpected costs in a short or long-term perspective. (LA 30, M, ME, U, **SE**), who was unemployed, described savings as a security:

*"It's not that I would like to live in a bathtub of champagne; it's rather that I would like to have some kind of savings since it's comforting to have a buffer if something would happen." (LA 30, M, ME, U, **SE**)*

A basic difficulty that **Estonian** participants face is the accumulation of debts most often due to unpaid fines or taking a SMS-loan. Debts are more of an issue for the low-educated youth. The majority of interviewees say that having savings to cover unexpected expenses is necessary. For many, in addition to the practical benefits of having savings, saving money is a norm which should be followed. However, saving money is not a possibility for them because of financial reasons. Elisabet explains her views on saving:

*"To save up like that, I think you have to buy all the essentials before you start saving. It's a long process. I mean it's possible to save five euros, six euros. But you won't get anywhere with that. Ten euros a month, maybe. Then you save for ten years until five months in and your trainers are so broken you have to take your savings and buy something." (Elisabet, 25, F, LE, U (parental leave), **EE**)*

A characteristic part of **Polish** interviewees' narratives was inability to make savings. Although they would agree that having some savings is a good idea, but usually they tried to prove that their income is too low to make any savings. As Adrianna says:

*"Now I don't have any savings. I don't know how on earth I've managed to save this amount of money for my car. Maybe out of singing because there were lots of events back then." (Adrianna, 22, F, HE, TE, **PL**).*



Ukrainian participants did not mention debts as an issue they faced. Very few respondents managed to accumulate any savings when they were still employed at a previous job, while most were not able to do so and even when employed could hardly make ends meet.

Even when it is possible to meet their basic needs, participants in the **Greek** qualitative study find it difficult to cover unexpected expenses. Short-term financial planning becomes impossible, due to income rate or to income instability; another reason that makes budget management extremely challenging for many of Greek interviewees is the fact that they have to manage existing debts. Debts accumulate during the periods of unemployment and the low paid jobs that follow from these periods do not provide the respondents with the financial resources needed to pay back existing debts without accumulating new ones. Unemployment and precarity also have an impact on young peoples' ability to make savings. As Sotiris points out quite sarcastically:

I: "In general, how do you manage your finances, can you make any savings?"

R: "Everything goes to savings ((laughs)) humor, just bad humor. No. Uuh the money just isn't enough; I already owe so much money so everything goes to debts." (Sotiris, 24, M, LE, U, GR)

c) Long term planning⁴²

Long term planning is extremely difficult for unemployed or precariously employed youth in all of the participating countries. In some of them, though, is simply not a possibility. Long term planning becomes extremely difficult for youth being unemployed or precariously employed in **Germany**. Participants seem to be worried about their future financial security as far as to having a pension:

"I am especially worried about the retirement age or when I turn for example 60 I don't really want to have to deliver newspapers additionally, so that I have enough money." (Sven, 25, M, U, DE)

In **Italy**, the majority of the interviewees are concentrated on short-term economic consequences, so they are not worried or care little about long-term economic consequences. Based on the premise that they would probably not have access to pensions, their reaction is that it is better to work under the table. According to participants' own words this may be in contrast to economic rationality (Paskov, 2011), but rational decision-making about long-term binding decisions is increasingly difficult. To quote from Mara's interview:

42 While the previous section (b. Budget management and short-term planning) was also concerned with savings, mostly as a strategy to reach or maintain one's autonomy, this section focuses on long-term savings as a way to ensure the future.



“Even without a contract, really. I would work, I would work again, paid under the table. Anyway, me, I won’t have the pension myself. Then why should I leave them the money? To pay someone else retirement benefits? /No, really/ (laughing sarcastically), who will pay for my pension then?” (Mara, 31, F, PE, U, IT).

In the **Estonian** study, although several interviewees see their future financial security in entrepreneurship, now they do not have enough resources to start a business. As Kevin argues:

“I have been thinking... about even starting my own business. I have so much room there by the lake, it would be possible to do all sorts of things there. To start everything up, you would need, like money and ... Like, all this requires thinking it through enough and ...” (Kevin, 24, M, LE, NCJ, EE)

According to **Polish** participants, unstable income, short-term contract or lack of contracts changes the mode of thinking about life – our interviewees complained that low income makes it impossible to think about future, make more serious plans. To provide an example:

“Right, the employment contract, the best option, and to have this proof of the years of work, before the retirement, because it’s the hardest part (...) I mean to get a pension or a benefit, things like this. The number of years.” (Zenek, 24, M, HE, NCJ, PL)

In **Ukraine** time perspective seems to have been affected by labour market insecurity. Many respondents tended to think of today since they did not have much opportunity to have long-term plans. Concerning pensioning plans most respondents did not think that far ahead although some were concerned with the fact that it is difficult to find official employment that would count towards the pension-related “work experience”.

Long term planning is something that the **Bulgarian** interviewees cannot achieve. The lack of long term financial planning and more specifically the lack of health and pension insurances is related to the shadow economy in Bulgaria⁴³. The low wages seem to force many of the interviewees to avoid payment of health and pension insurances, taxes etc. and put them into the informal economy sector that deprives young people of social security. Ani describes the situation:

43 According to Schneider (2015), with 30,6% Bulgaria has the highest level of shadow economy among the EU countries. In Bulgaria, a large and growing number of people are thought to be involved in such activity (Eurofound, 2014). Researchers indicate that due to their occupational and social status young people are more likely to enter into unregulated relationships or to enter into shadow economy under pressure of the employer. However, the long lasting undeclared work can bring negative long-term consequences for the future income level, future career and loan possibility (Coenjaerts et al., 2009).



“What employment contract? Such thing is rarely applied for the job that I’ve done. Most people I know, although they work full time, they also don’t have employment contracts. And I used to work for short periods of time – usually one to three months. Who bothers to make a contract for such a short period of time? And it’s not profitable – entering into such contract makes us pay taxes and for social insurance. What social insurance, as our wages are too low? It happens that one doesn’t get any payment for the job done, so what taxes and social insurance payments are we talking about?” (Ani, 24, F, HE, U, BG)

According to **United Kingdom** study results, long term planning in general and retirement plans in particular were not mentioned at all. Participants seemed not to be concerned with such issues. Some even joked about it:

“Yes, we’ll already saving for our second mortgage, I’ll probably be paying it off unless I’m 70! (laughs), so...” (Kelly, 21, F, TE, GB)

Most **Greek** participants mention that unemployment and job insecurity directly affect their ability to make long-term plans. Long term planning in general and retirement plans in particular seem to be affected by the social insurance system in Greece, which is characterized by a duality. In other words, while employment in the public sector may be well protected, social protection in the private sector is limited (Tsobanoglou, 2013). A basic problem is the acquisition of social insurance, which is critical to get a pension. The rigors of acquiring employment stamps and consequently a future pension are something that assails Greek young interviewees. Olek portrays this problem in words:

I: “Regarding your employment or the jobs that you do in general, is there anything that concerns you?”

R: “It does concern me that I will never get pensioned, based on that I do not have the employment stamps and they... they don’t give you any out there.”

I: “So in general that’s something that concerns you the, the financial security of the long future?”

R: “Yes, if you think that somehow you need thirty years of employment stamps to get a pension ((laughs)), and I’m already 26, where will I find the rest of the employment stamps?” (Olek, 26, M, HE, U, GR)

2.2.2 Social Consequences (Personal and family life, Social life and friendships, Rights /entitlements)

a) Family life, social life and friendships

As it has been largely manifested unemployment and insecure employment can influence social life (Jahoda, 1981, 1982). In periods of long term unemployment apart from economic deprivation (which entails lack of basic material goods may be accompanied by social deprivation which entails non-participation in roles, relationships, duties, rights, and responsibilities which are inherent in membership in a given society or its subgroup (Townsend, 1987). Recent studies also indicate that the job insecurity



and unemployment have consequences on many aspects on young people's lives (Ayllón & Nollenberger, 2016).

As it has already been discussed previously (see National Reports), participants across different national contexts put forward their inability or reluctance to start their own families –usually due to lack of financial and/or housing autonomy and the important consequences of unemployment on their social life and leisure time. Specifically, **German** interviewees often mentioned problems in maintaining contacts (social capital), e.g. insufficient money for leisure activities or problems with interactions with friends (cannot find common interest in conversations due to different life situations) as well as recreational aspects. Forming a family or maintaining a family is also according to participants largely affected by employment insecurity (Brinkmann, 1984; Buchholz et al., 2009):

“And having a family... ((sighs)) no idea. I don't even think about that, because the financial situation is, it wouldn't work anyway.” (Katharina, 26, F, TE, DE)

Unemployment, lack of job security and low income in **Bulgaria** are, according to interviewees, the most significant factors that refrain them from leaving the parental home and starting own family⁴⁴. Many young Bulgarians are forced to postpone these steps in their life due to the lack of money and the need to be supported from their parents. The interviewees consider this kind of support as financial dependency. The narratives of the young Bulgarians also reveal that the loss of job leads to impossibility to form and maintain social connections. In addition to disrupted social contacts, the unemployment and precarious employment lead to impossibility of doing activities valuable for the young people – to visit entertainment establishments with friends, to go on holidays etc. To quote Mira:

“My living conditions are now absolute boredom. I stay in one place, absolutely alone, with absolutely no commitments, I stay all day at home bored and that is (...) I don't have friends. My friends are somewhere in the city of Sofia, in big cities...” (Mira, 24, F, HE, PE, BG)

The lack of secure employment (or any employment) delay participants' decision to start a family, according to the **United Kingdom** study results. Many of the participants felt it was important to own their own home before they had children. Nevertheless, low or no income directly affects their ability to move out of their parent's homes and their inability to buy a house. This problem was exasperated by the fast-rising house prices in the UK,

44 This observation is in line with other studies indicating that unemployment and job insecurity have important consequences on young people lives in regard to decisions about housing autonomy (Becker et al., 2010) and having a child. These consequences seem to be particularly dramatic in Eastern European countries (Ayllón 2017).



leading a few to fear they would always be “generation rent⁴⁵”. Zero-hour contracts in UK seem to affect interviewees’ social lives (since they do not know in advance what their shift patterns would be week to week, or because they would have to work anti-social hours, for example, night shifts). Laura expresses her worries:

“Oh god yeah, I’m generation rent so I feel like I’ll never actually own a house, so I worry about that and I would never want to start a family, I want children, but I couldn’t feel like I could start a family until I was financially solvent, so I don’t know when that will ever happen, so that’s confusing.” (Laura, F, 24, NCJ, UK)

The findings of the **Italian** qualitative study indicate that material deprivation, due to unemployment and job insecurity, can affect social life and make it difficult to take part in relationships. Participants who have to deal with precarity can face additional challenges in starting or maintaining a family, in forming or maintaining friendships, in getting involved in community life, and in enjoying recreational activities during their leisure time. Job insecurity and limited economic resources have led many interviewees to delay leaving the parental home and starting a new family (Italian National Report). Economic strain seems to also affect forming and maintaining friendships and social relationships. Respondents seemed to lack large social networks as well as activities and opportunities to create social capital and to be involved and engaged in relationships outside their own families. Italian study results, however, highlight that apart from a few cases, for the great majority of the respondents, unemployment or precariousness are not perceived as reasons of shame and stigmatization. An Italian interviewee shares her experience:

“These are small things, but I am forced, anyway, not to do any Christmas presents, because I cannot afford it. A silly thing, but... indeed, I’m saying to everyone not to give me any present. To go to the theatre, it’s some I’d like to do, but with which money? So, these are all things that, anyway... force you to stay at home, at the end, to become asocial, because anyway if you go out, you want to drink a beer, you have to pay for a beer and can I go and ask money to my parents all the time? No, I cannot.” (Mara, 30, F, ME, U, IT).

Personal and family lives are largely affected by unemployment, according to **Swedish** study. Participants refer to their inability to find an affordable house or apartment and associate their housing autonomy to starting a family and raise children. In some cases, inability to move out of the parental home was associated with difficulty to find a partner and start a relationship. Participants’ economic and housing situation affects personal and family life also by causing stress and tensions between family members. Finally, another consequence is the inability to take part in leisure activities and carry out hobbies. The reference group (c.f. relative deprivation) seems to be important in this case since

45 For an elaborate analysis of the issue see Comparative Report on Autonomy



respondents who mentioned having friends in similar economic situation did not complain. On the contrary the feeling of discontent was particularly strong amongst those who couldn't follow their friends in common activities. A participant who was in sheltered employment described how a consequence of her economic situation affected negatively her relationship.

“We lived together for 4 years, but we felt bad living together because we constantly had a lack of money. So, it went bad, no matter how much you liked the person... and we liked each other, but it felt like, what future do we have? We couldn't see the light at the end of the tunnel, we were just poor all the time... we couldn't do anything or go anywhere”. (LF, F, 27, HE, U, SE)

Unstable or low income is a serious obstacle for young adults who want to start their own family in **Poland**. Prolonged stay at parental house, on the other hand, might generate problems in relations with parents. Some of the participants emphasize that in societies built upon consumption, adequate financial resources are functioning as an entrance ticket for social life. Moreover, interviewees put forward that the social function of work is very important for them and appreciated the opportunity to interact with other people in the work place. To give an example:

“Most of all, I would like to have a kid, but not now, not in these times, right? It's just not doable, in general to afford a child, in my opinion. Too low income, too many expenses.” (Sebek, 23, M, ME, U, PL)

Also in the **Estonian** study, participants mention the inability to move out of the parental home due to financial problems and the need to postpone starting a family and having children. Although some of the participants mention that they feel bad because they can't afford going out (e.g. to restaurants) like their friends, others feel that their life is quite similar to the life of their friends and do not emphasize-or even mention- the potential effect of financial troubles on social life and friendships. Several interviewees say that because of their financial situation they can't afford travelling while some express their wish to go more often to concerts, theatre or cinema. To quote Jekaterina:

“Well we are not struggling and it's also not perfect. Of course, I would like to be able to go on holiday, show the children something different. Well something, like extra. But we basically live like all others.” (Jekaterina, 28, F, ME, U (parental leave), EE)

Family relations and decision to start a family are affected by unemployment and precarity according to qualitative study participants in **Ukraine**. Leisure activities have also been affected and respondents put forward that they cannot afford going out with friends to concerts or restaurants. As a Ukrainian participant says:

“I do not spend money on left and right, even my 1500 UAH I try to use to very rationally. This means that I do not go out, nothing. Therefore, my mood is not very good because



I do not see anything and anyone. I could live with 1500 UAH, and even could survive with 1000 UAH. But what kind of life it will be?... Of course, I want to go somewhere with my friends, allow myself something sometimes. I am not a “spoiled child”. When I was growing up ... they did not have opportunity to satisfy all my wishes. But sometimes I want to do something for myself, to allow something exactly for myself with my own money, not at somebody’s expenses.”

Unemployment and job insecurity affect family and social life, according to **Greek** participants. Households and individuals who have to deal with enduring employment or precarity face additional challenges in starting or maintaining a family, in forming or maintaining friendships, in getting involved in community life, in enjoying recreational activities during their leisure time, in maintaining a healthy way of life (Lewchuk et al., 2015). Olek mentions his concerns about recreational activities:

“You can’t feel creative, because you know if you don’t have this [money] you can’t take part in any discussion with your friends who are arranging to do something or planning an activity [...] you won’t go in a bookstore and say ‘oh, what a nice book I want to read it ... neither you play musical instruments nor can you do sports, nor, nor good relationships with people.” (Olek, 26, M, HE, U, GR)

Employment insecurity also increases tension at home, as family members must cope with varying income flows and change in their work schedules. The majority of Greek participants report the consequences on family life caused by financial strain. Everyday tensions are represented as expected and normalized in the context of financial hardships.

b) Rights and Entitlements

Implications of unemployment and job precarity on rights and entitlements are not discussed in interviews in all national contexts. **Italian** and **UK** study participants mention the implications of labour market flexibility and job precarity on rights related to maternity. According to Italian participants’ accounts precariousness and in particular the resulting lack of maternity protection by ‘maternity leave’ creates vicious circles in which, in addition to the emotional impact, the expenses are increasing, such as those for looking after the child. In the **UK** young women participating in the study express their concern that they have to make a career for themselves and gain valuable work experience before going on maternity leave. Otherwise it could be extremely hard to re-join the workforce after having children.

In **Swedish and Greek** studies, the implications of unemployment on the legal status of immigrants are discussed. In Sweden employment situation defines rights and entitlements for participants without Swedish citizenship or permanent resident permit. In the Greek context, where the citizenship legislation is complex, immigrants are obliged to acquire a certain amount of employment stamps in order to renew their staying permit. This is proven to be especially challenging in the crisis context, where precarious forms of employment prevail. To quote from a participant in the Greek study:



I: "Have you applied for the Greek citizenship?"

R: "I submitted my application in 2012 and I'm still waiting."

I: "So you have to renew your permit?"

R: "Yes."

I: "You need a certain number of employment stamps. don't you?"

R: "Yes, and they are a lot. I think a hundred and fifty per year... I need to pay for them (...) I need to buy them, let's say my friends who have got a job make a deal with their employer and declare me as employee." (Ilir, 24, M, LE, NCJ, GR)

2.2.3 Coping strategies

a) Micro coping strategies

Previous studies have highlighted how individual and social characteristics may affect effective job search behaviours (Wandberg, 2012), or ways of coping with unemployment periods (e.g. Blustein, Kozan & Connors-Kellgren, 2013; Lorenzini & Giugni, 2016). Young peoples' own choices and explanations of micro-coping strategies, though, have not received much attention. In our study, common micro-coping strategies used by participants to handle the actual socioeconomic consequences are examined in various national contexts.

As already discussed in the previous section, **interviewees from all EXCEPT participating countries** mentioned developing personal budget management strategies which included a variety of ways of controlling finances, such as reducing expenses, bargaining, making finances tangible and making savings. Furthermore, living with parents, a working partner or a roommate(s) has also been indicated as a coping strategy by participants who could not afford living on their own in various national contexts.

Another coping strategy mentioned in some national contexts (**Italy, Greece, Bulgaria**) by youth, was accepting or volunteering to work under precarious conditions (working more hours than necessary or even accepting to work without being paid for some period) in the hope of renewing one's job contract or being offered a new contract⁴⁶. Greek participants, for example, mentioned that in order to increase the possibilities of getting a (future paid) job and to obtain better career prospects, they volunteer to work without being paid. This is the only way, according to some interviewees, to obtain working experience, which is commonly asked by employers⁴⁷. To quote from Matina:

"Of course, I was looking for a job yes yes. I was looking in newspapers and I was asking people but it was hard. If you don't have working experience, they will not hire you. [...]"

46 This trend that has been also identified in other studies appears to offer (more often than not and always depending on the national context) only immediate financial relief and not to enhance chances of regular employment (Cockx & Picchio, 2008; De Graaf-Zijl, Van den Berg, & Heyma, 2011; Korpi & Levin, 2001).

47 According to Kapsalis (2015) for example, during the crisis in Greece there was a surge of undeclared employment, in parallel to part-time employment contracts increasing by 329% between the years 2009-2015.



So, after that I started working voluntarily at a cafeteria, without payment [...] I worked for a whole summer without being paid.” (Matina, 22, F, ME TE, GR)

Greek, South Italian, Polish and Bulgarian participants, asked about ways of coping with the consequences of unemployment, refer to the possibility of emigrating to Northern European countries with better employment prospects. Regarding the **Greek** case, crisis-led and unemployment-led immigration has increased, especially among youth (Barbulescu, Lafleur & Stanek, 2015). The “brain drain” phenomenon is prominent, since after the 2010 crisis an estimated number of 126,000 youth of tertiary education and mostly Ph.D. graduates have left the country for better employment prospects (Labrianidis & Vogiatzis 2013a; 2013b). **Italy** also experiences a high wave of youth immigration to other EU-countries, but there is not enough quantitative evidence to speak of a similar brain drain (Tintori & Romei, 2017). In general, interviewees willing to immigrate narratives contain accounts of effortlessness (Gibson, 2011) and entrepreneurship promoting individualistic agency for social mobility against the social and financial crisis.

b) Meso coping strategies

Across different contexts, family support was proven to be vital in coping with the consequences of unemployment. Friends have also been found to constitute an important source of support but the economic situation of family seems to differentiate between participants that face deprivation and participants that escape the most severe consequences of unemployment and lack of income (see above). But although in all national contexts family support is largely mentioned the extent to which turning to one’s family constitutes a strategy in line with existing cultural norms seems to differentiate between countries. **Greek, Bulgarian and Italian** respondents, for example, seem to be oriented to family solidarity as a cultural value. Furthermore, **Greek** and **Bulgarian** participants’ accounts not only include experiences of youth enjoying parental support but also experiences of youth providing support to other family members.

A common meso-coping strategy among **Greek** interviewees is to turn to their family and friends. Turning to one’s family is in line with existing cultural norms and Greek youth mentioned that they had to support their parental family with their insecure low income when parents lost their jobs. To quote Evgenia:

I: “How do you manage your everyday expenses now?”

R: “Uuh the good thing with parents, okay, we shouldn’t be ungrateful, it’s that there is the nutrition issue and I don’t pay rent, electricity, food uuh a lot of my money was spent on my master’s, as I said before, and okay I manage. Fortunately, there is some money left because the city is small so I can finally go out a bit, something that in Athens was out of question, I didn’t go out once. So basically to go out a bit, to see my friends to do some activity such as music, which I like, I spent minimum money there, that’s all.” (Evgenia, 26, F, HE, TE, GR)



According to the findings of the **Bulgarian** study the negative effects of unemployment can be weakened by support received from parents and friends (Linn, Sandifer and Stein, 1985). The support of parents is both – material and emotional. Sharing a household with parents means lower (or lack of) expenses – food, heating, electricity, property tax etc., but also a subjective feeling of security – when young people need help they can rely on their parents. In addition to material and emotional support, family and friend networks provide social capital (Warmuth, Kittel, Steiber & Muhlbock 2014). It is also mentioned that the help in the family is reciprocal – first parents support the kids after that they can rely on their children's help.

In **Italy**, family solidarity is traditionally very strong and also institutionalised in subsidiarity regulations under the social welfare system (Saraceno, 2004). Therefore, young people in precarious material circumstances turn to their parents. This is the most widespread coping strategy adopted by interviewees to 'navigate' precarious labour market opportunities. The strong and crucial role of the family of origin as the major source of social support may balance young people's limited access to the labour market and the subsequent economic consequences. Families enable young people to continue looking for a stable work or, for the job they like, providing them enough stability to navigate unstable work options. Giacomo comments on the matter:

“They are always available for me and I'm too. It is a reciprocal help: if there is no help within the family, to whom one could ask for being supported? To those who are unknown people? I don't think so.” (Giacomo, 20, M, LE, TE, IT).

In **Germany**, informal support has a strong influence on the objective deprivation as well as on the individual's perception of deprivation. Youth with strong social backgrounds with the possibility of receiving support, financial and emotional, seem to be the group who are often able to turn insecurities away from themselves. According to the qualitative finding results -and in common with other studies (Kieselbach, 2003; Biersack et al., 2008)- highly educated participants are the ones that often have informal support.

In the **UK** study, the most common meso-coping strategy among interviewees is to turn to their family. Many of the participants lived with their parents (or a parent) rent-free and their parents paid for all their bills and provided their meals. This then freed up any income they did earn or receive through benefits, to spend on everyday items, such as cosmetics and clothes, as well as enabling them to still socialize with their friends. Sandy discusses the support she gets from her family:

“No, no, I don't have to pay any rent or bills, I think my parents have said once I get a proper wage then I will, but at the moment they feel a bit sorry for me so they don't charge me rent or anything. Yes, but I pay for my lunches and everything, erm, yeah I sort of, I like to have stuff I can spend my money on to enjoy myself with, like going for dinner with my boyfriend, going shopping, but yeah, so I do have a bit of money to do that but it's getting less and less.” (Sandy, 18, F, TE, GB)



Meso-coping strategies of the **Swedish** sample include “activating” resources and support from family and social networks. Respondents receive occasional financial support from family, that sometimes meant compromising with parents’ expectations or wishes. Support may also be materialistic. Such is the following case:

“My dad asked me to join the union and if I did he would keep paying my phone. This is really strange, because it seemed he really wanted me to join. My parents really wanted me to join the union because it’s good. (...) So I did it for them and I know it will benefit me in the end.” (V1, 23, F, ME, TE, SE)

Meso-coping strategies according to the **Estonian** sample include mainly taking help from family or friends, either taking or borrowing money. Many of the interviewees live with the parents or in apartments owned by their relatives thus saving money on housing costs. Annika, describes how her grandmother assists her:

“In the biggest, the worst financial problems or when I’m going somewhere then my grandma brings some secret money from some stocking and then you feel that you can be in really shitty financial state, but you won’t end up in a hole, which I have had more in my personal life. Then you breathe again, make a table and start paying back the debts that have accumulated over several months somehow and then you are able to pay them off one day.” (Annika, 28, F, HE, U, EE)

Meso-coping strategies according to the **Polish and the Ukrainian** qualitative studies include activating resources and support from family and social network. The most vulnerable and disadvantaged youth amongst the participants in the qualitative study in these countries are those who lack contact or support (or both) from parents as a result of early parental death, serious family conflict or low social status of parents.

c) Using formal support-policies

Due to the different welfare regimes and diverse active and passive labour market policies in the EXCEPT study participating countries, the potential to develop macro-coping strategies naturally differentiates also the participants.

In some countries, claiming benefits may be considered highly stigmatizing (**Germany, UK, Sweden**) and having to claim benefits is accompanied by feelings of shame. Many young adults in the German sample are registered as unemployed and receive unemployment benefits (ALG1, ALG2). Others have in the past used housing benefits as an extra income to supplement their employment. These young people emphasize that it is important to have formal support in order to cover basic needs. Nevertheless, they also stress that sometimes even people from their close social network disapprove this and attribute responsibility to them for being unemployed. To quote:

“I come from a very strict working family. [...] Well...my mom cannot understand (...) [...] (for) my mom this is a sign of ‘Oh my god, something is not right with you.’ (Katharina, 26, F, TE, DE)



Macro-coping strategies in the **Swedish** study include taking advantage of available institutional resources and use of various policies. While most respondents had sufficient knowledge about policies and the benefits, which they were entitled to, some chose not to use them or used them after reaching a bottom point. This is related to feelings of shame and stigma. There were also complaints about bureaucracy or bad experiences with the institutions. A participant comments:

"[...] I think it's tough to accept money from the social office, I don't do anything to earn it. It has gone so far that, by the time I actually take hold of the situation and go to ask for social assistance, I can have two months' rent unpaid and they are threatening to throw me out of my home. It feels so bad to ask for money in return for just sitting at home... when I had a job, even though it didn't pay much, at least I could say I earned it, that the money was my own." (SJ, 30, F, HE, U, SE)

For many of the young people in the **UK** study going onto benefits was also not desirable. They felt that being on benefits was stigmatizing and could also affect their wellbeing as going on benefits felt like they were accepting the negative situation. Some of the interviewees put forward complaints about the way in which Job Centers operate in the UK. They felt that they did not offer the work experience and internship opportunities which are vital to ensure people achieve their desired careers. They felt that the jobs offered through the job centers were aimed at either routine and manual worker (which most did not want to be), or they were "very boring" jobs, such as working in a factory. John shares his experience:

"Erm, I think that my perception of the Job Centre first of all is that they kind of cater for, you know "oh you've lost your job, let's find you a job, any job will do pretty much". So I think there should be categories in applicants for a specific role. Okay, so I remember when I finished University and was looking for a job I actually looked at the Job Centre site and I even looked for a porter's job in a hotel or something but it would have even been impossible for me to get a job like that, and I thought "wow, that's crazy", so do you know what I just "forget this"! They only cater for the immediate, let's sort you out and get you earning and people like that we get into those kinds of roles who are more or less comfortable with being in that situation rather than maybe saying "okay I'm going to do that for 6 months and find something else" (John, 29, M, U, GB)

But although and despite complaints, **UK** participants seem to use Job Centres and their facilities in order to find a job or to improve job seeking strategies. **Bulgarian** and **Greek** participants emphasize their mistrust to the state institutions and policies. Young Bulgarians tend to negatively evaluate existing policies and programmes. The most common reason for the negative assessment of programmes mentioned by the young people are the low wages, the short period of the program and the insecurity after the end of the program. A lack of trust in the state is also shared by the young Bulgarians that lead them to the conviction that nothing depends on them and to a lack of hope that their life will get much better in the near future. To quote Katya:



“Fixed-term duration of employment is the only problem of these programmes... Because after that you remain without a job again... Maybe incentives should be put in place in order employers to be stimulated to provide permanent employment (...) Duration, yes... It is something which I’m worried about because after that it is not clear what is going to happen... I have to go through the same path... to register myself at the employment office, to get an unemployment benefit and after that... uncertainty.” (Katya, 29, F, HE, TE, BG)

Using existing policies, in order to cope with unemployment, job insecurity and their consequences is rarely considered by young participants in **Greece**. According to most of the interviewees, there is a lack of thorough and timely information about policies. Participants also maintain that due to strict prerequisites and eligibility criteria the group of youth that can be involved in existing policies is particularly limited and due to bureaucracy, application procedures are extremely complicated and demanding. Last but not least, interviewees openly cast doubts on the utility of specific initiatives and their substantial contribution to their career prospects. Some of the interviewees put forward complaints about the way in which Manpower Employment Organization operates, arguing that it rarely supports young people in their job seeking activities and it mainly serves as an institution that provides unemployment benefits. Benefits according to these accounts may be needed but they should not constitute palliative measures that attempt to counteract the debarment of one’s right to work. Distrust is evident in Gedi’s words:

“They’re lying. They’re mocking people. It doesn’t help you. Tell me to what does Manpower Employment Organization help? To find a job for six months and get your money after another six months?” (Gedi, 28, M, LE. U, GR)

Participants in the Italian study mentioned that institutions in Italy fail to communicate relevant information. Not only they have difficulty in letting potential beneficiaries know about the existence of initiatives and opportunities but also – and principally – the message communicated by the main stakeholders and mass media is often unclear or insufficient. There are, however, examples in which the support of public policies –often practiced in collaboration with third-sector subjects – turns out to be essential.

Macro coping strategies and policies in **Estonia** include relying on support from the state, but that concerned only a few of the interviewees. The most common way to cope with financial difficulties is to work unofficially. There is different extent to which people employ this strategy: some do one or two short-term cash in hand jobs to get some money fast, others have developed this to a more permanent scheme and receive the main part of their income this way.

In the **Polish** sample paid internships which are offered by Employment Offices to unemployed youth are considered as one of the most popular policy tools which should help young workers with gaining knowledge and expertise necessary for finding a regular job. The system of internships financed from public funds, while contributing to getting new experience, does not necessarily facilitate finding a stable job in the local labour market. This relates to the fact that public institutions do not have to provide the



possibility of employment after the internship, so they can repeatedly employ interns. For example, Adrianna (F, 22, HE, TE) has a considerable record of accomplishment of internships in public institutions: a library, an agricultural agency, and two internships in the police. At the same time, she isn't convinced that the internships will help her get permanent employment.

Accounts of macro-level strategies in interviews in **Ukraine** reveal that respondents seem not to have much knowledge on existing policies. This stands in stark contrast to the fact that multiple youth-specific policies actually exist in Ukraine: including Youth Employment Centres, priority for youth in the labour market, special training and housing programs for youth. Thus, these policies either exist on paper only, or severely lag behind in terms of their communication strategy. It seems though that existing benefits (in combination with the low salaries) make some participants to prefer to live on benefits.

2.3 Summary and Discussion

Lia Figgou (Aristotle University of Thessaloniki)

In this report we explored common trends and differences in the way in which participants in the EXCEPT qualitative study account for the implications of unemployment and labour market exclusion on their lives.

As far as material deprivation is concerned, a common trend between different national contexts reveals the vital role of family support in escaping deprivation. Moreover, low education and duration of unemployment/precarity seem to constitute factors that, according to qualitative study results, affect the degree of expressed deprivation in all countries. Of course, there are also substantial differences between countries. In some national contexts being unemployed seems to have more direct consequences on the material situation and on one's ability to cover main needs, while in others it does not necessarily lead to feelings of deprivation.

At one extreme seems to be **Germany and Sweden** where according to qualitative study results (not all of the) youth who have been unemployed mention difficulties in covering everyday needs, making ends meet and face material deprivation. Protection from deprivation or rather from the most severe forms of it seems to be part and parcel of the benefits system in these countries. Nevertheless, it seems that even in these national contexts the most vulnerable are the least protected. In line with other studies (Lewchuck, et. al, 2015; O'Campo et. al, 2015), our results indicate that the most severely deprived (e.g. homeless participants in the German qualitative study, temporary employed in the Swedish study) may have difficulties and/or limitations to claim benefits. The above make apparent that policy making should be oriented to the protection of the most disadvantaged.

At the other extreme seems to be countries like **Ukraine, Bulgaria and Greece**, where participants' accounts reveal a close causal relationship between unemployment and material deprivation. Poverty in these countries seems to affect entire households and not only the unemployed or precariously employed youth. Even between these contexts



though, the ways in which respondents account for deprivation differ. In Bulgaria and Ukraine youth relate poverty to low wages and construct deprivation as a sine qua non condition of the reality of even permanently employed youth. Greek participants, on the other hand, tend to draw temporal comparisons differentiating between their pre-crisis and present material/financial situation and relate poverty to the massive rate of unemployment in the country due to financial crisis and its implications.

Polish and **Estonian** participants, although seem to face economic difficulties, they do not seem to subjectively evaluate their material position as extremely disadvantaged, something that may be related to institutional and cultural factors. The economies in these national contexts have not been severely affected by the crisis. Furthermore, social norms seem to restrict the expression of complains about their financial situation in the context of the interview.

Italy also seems to constitute a single case mainly due to huge differences between the North and the South of the Country. Hence, although many young individuals who participated in the Italian qualitative study did not represent themselves as economically deprived, others stressed that their living conditions were greatly constrained by lack of resources and perceived themselves as severely materially deprived. Finally, **UK** seems to also constitute a unique case with respondents integrated in the benefit system complaining about aspects of the system reform including the amount of money that they receive.

Even if they are able to escape severe deprivation, the majority of the interviewees in all the participating countries are not able to save and plan their lives either in short term or in the long run. In common with other studies (Riach, McDonald & Grant-Smith, 2017) the majority of (unemployed or insecurely employed) youth not only avoid future planning but they are not prepared for unexpected costs in daily life, especially when they are under constraints imposed by precarity. Despite however apparent similarities there are also differences in the way in which participants account for their difficulties in short term and future financial planning. For example, **Italian, Greek and Bulgarian** participants, in common with the findings of other studies (Flash-Eurobarometer, 2014; Petmesidou and Polyzoidis, 2015), relate their inability to plan financially to labour market insecurity and mainly to the fact that most of the available job positions do not provide social insurance. **UK and Swedish** participants, on the other hand, account for their difficulties in financial planning through recourse to existing debts that seem to be accumulated.

In common with existing studies (Ayllón & Nollenberger, 2016; Buchholz et al., 2009; Van Oorschot, Arts & Gelissen, 2006), qualitative data analysis in different contexts indicates that unemployment and insecure employment influence social life. Social deprivation -which entails non-participation in social roles and responsibilities, (e.g. starting a family), lack of rights and entitlements, inability to participate in leisure/recreational activities, difficulties in interaction with friends or family members- seems to accompany material deprivation in the accounts provided by participants across national contexts. Participants emphatically maintained their inability or reluctance to start their own families –usually due to lack of financial and/or housing



autonomy. Family (including staying at the parental home or returning at the parental home after facing the consequences of unemployment -a phenomenon that in the literature is called “boomerang generation” (see Kaplan, 2009; Mitchell 2006)) proved to be the main resource of support not only in contexts in which traditionally close family relations constituted a protective factor (such as Greece, Italy, Bulgaria) and returning to parental home is not stigmatized (Giuliano, 2006) but also in countries like UK or Sweden in which youth autonomy is highly valued and living in the parental home does not seem, according to youth own accounts to be congruent with social norms.

Apart from family support, the commonly mentioned by the participants’ strategies in all countries involve personal budget management (reducing expenses, bargaining, making finances tangible, saving when possible). This seems to reflect a hegemonic, according to other commentators, construction of the individual as responsible agent for her/his unemployment or precarity (Standing, 2011). Immigration is considered a means of career advancement, but it concerns mostly southern countries (South Italy, Greece), Bulgaria and Poland.

Furthermore, participants in different contexts construct working under precarious conditions (even without being paid) as a strategy used to improve one’s future employment prospects. Such a representation of insecure jobs could of course be related to the broader social scientific and public/political debate on whether temporary/insecure jobs constitute a stepping-stone to regular employment or simply reproduce the vicious circle of precarity leading to a repetition of short-term employment (Olofsson & Wadensjö, 2015; Engdahl & Forslund, 2016). Although qualitative data are definitely limited and cannot provide an answer to the above puzzlement, the accounts of **Italian**, **Greek** and **Bulgarian** participants indicate that in these countries people remain entrapped in the vicious circle of undeclared jobs with detrimental long-term consequences.

The way in which participants from various national contexts account for the use of institutional support and policies brings again together those countries in which there is access to benefits like **Germany and Sweden**. Relying on state benefits, however, according to many participants from these countries is accompanied by feelings of shame and fear of stigma. As young participant’s accounts from these countries reveal stigmatization seems to be related to internal/individualistic attributions of unemployment (Furnham,1982) which hold unemployed people responsible for not having a job. Participants in the **UK** study also express fears of stigmatization, this time, however, together with complaints about the effectiveness of Employment Centers and the efficiency of reforms in the benefits system, which is also based on a representation of unemployed people as active agents in the management of their situation and rewards efforts to find employment. Shortages and gaps in employment policies are also indicated and castigated in other national qualitative studies (**Italian, Estonia, Polish, Ukrainian**). Amongst these the problem of adequate information on existing initiatives, the need of active measures and the extent to which training opportunities and internships constitute a gateway to “real” employment have been highlighted by participants. Finally, participants’ representations of policies in **Greece** and **Bulgaria**



apart from being critical on the effectiveness of specific measures reveal mistrust of state institution and initiatives.

Overall, qualitative study results seem to confirm findings of existing research on the socioeconomic consequences of unemployment and job insecurity, but at the same time they reveal some new trends related to the financial crisis and its implications but also to the precarity regime that tends to dominate Europe (Standing, 2011). Last but not least, it should be mentioned that despite the validity of these findings within the certain research context their reliability and generalizability is certainly limited by the purposeful sampling procedure in each national context.



PART III

Thematic section on Health and well-being



3.1 Introduction

Christina Athanasiades (Aristotle University of Thessaloniki)

In this section, similarities and differences among youth in relation to the consequences of labour market exclusion and job insecurity on well-being and health are described in detail. Well-being and health is one of the main topics investigated in the qualitative interviews with youth as well as one of the basic dimensions of the (multidimensional) concept of social exclusion as this has been formulated within the EXCEPT Project.

Well-being is defined in terms of the subjectively assessed feeling of being satisfied or not with the individual overall life situation. It is a concept of 'psychological health', which has a cognitive (i.e., global judgments of life satisfaction) and an affective component (i.e., positive and negative feelings). Together with the concept of health, which may refer to both objective (i.e., self-reported diagnosed illnesses) and subjective references to health (i.e., how I feel physically), constitute an overall assessment of the 'psychological' as well as the physical health of the individual. For a comprehensive literature review regarding the impact of unemployment and job insecurity on health and well-being among youth one could refer to the EXCEPT Working Paper No. 2 (Voßemer & Eunicke, 2015).

Even though there were no specific questions on well-being and health within the interview guide, well-being and health was considered as a cross-sectional topic that had to be investigated during the interview. More particularly, the focus was (a) on subjective perceptions of youth and definitions of their own situation of well-being and health, (b) on concrete experiences related to well-being and health (or lack of it), as well as (c) on coping strategies used to promote well-being at different levels, such as the individual, the familial, the social, and the institutional.

Results have been categorized into three broad themes, according to the categorization of relevant qualitative data in the national reports. These are: (a) meanings of well-being and health, (b) risk factors for well-being and health (micro, meso, macro), and (c) coping strategies for well-being and health (micro, meso, macro). Where necessary, extracts from the interviews were added in order to emphasize the experiences of the interviewees in their own words.

3.2 Results

Christina Athanasiades and Anastasia Flouli (Aristotle University of Thessaloniki)

3.2.1 Meanings of well-being and health

The majority of the interviewees in most countries, that participated in the EXCEPT Project, associated well-being and health with a good job, that is stable, interesting, meaningful and fulfilling (BG, EE, IT, PL, SE, UK). Moreover, a large number of young people added the element of sufficient income and money, which they perceived as equally connected with well-being and health (DE, EE, EL, UA, UK). On the contrary, the



interviewees described that unemployment as well as precarious employment negatively affects their well-being and health -particularly their mental health-, resulting in lack of autonomy, feelings of depression and low self-esteem.

A fewer number of interviewees in some countries associated well-being with good health (BG, UA), good family relationships and friendships (EE, DE), material goods, such as having a house, having fun and being able to travel (DE, EL, UK) and a general sense of security and stability in life (DE, PL, SE).

More particularly, one of the most prevalent elements in the **Bulgarian** report was that the young people's perception of well-being was determined primarily in comparison to the situation of other young people in the country. For instance, in the following extract, Ani, who was unemployed at the time of the interview, describes her life as being better than the lives of many other people:

"We are not rich, but we are doing just fine.... I think that my financial situation is not that bad. That doesn't mean that I am totally satisfied but there are people who live under much worse conditions. I personally don't live a bad life" (Ani, F, 24, HE, U, BG).

In other words, the Bulgarian youth evaluated their lives as normal or good when comparing it with the lives of friends and peers, whose life situation and living conditions were assessed as worse.

However, the above subjective perception did not negate the fact that most Bulgarian interviewees admitted that unemployment and job insecurity in the country negatively affects their mental health, prohibits their access to health services and limits their economic and emotional autonomy.

What distinguished the feeling of well-being among the **Estonian** youth was that it was mostly described as dependent on a stable job with a sufficient income. Even though good personal relationships were also mentioned as a serious determinant of well-being and health, the importance of having a good stable job was stressed by most of the interviewees, especially those with lower education. Furthermore, half of the interviewees in Estonia described an experience of a harmful or "toxic" work environment, which has a negative impact on either their physical or mental health. For example, Aleksandr, who worked in a warehouse, where the pay was calculated on how many boxes an employee could move around, describes his experience as follows:

"I had a bad back already before, and now also, to be honest, it is not okay. It is better, but not totally okay. I just pulled my back and that's it, I couldn't work anywhere. And if I hadn't pulled my back then I would have left anyway, because you should go to work to work, but there you had to survive. I don't understand why people create such working conditions" (Aleksandr, M, 27, ME, NCJ, EE).

On the other hand, the most distinguishing emotional state among the **German** youth, with detrimental consequences to well-being and health, was that of feeling bad as a



result of the society's stigmatization of the unemployed. For instance, Ali talked about his stigmatization by other people during his unemployment period as well as the mental stress of going to employment agency and applying for unemployment benefits, because he was stigmatized there too. In his own words:

“Because there is sort of a social condemnation through social pressure, I'd say, and it feels as if they say ‘Well, he is Hartzler (informal German word for someone receiving unemployment benefits), he is not doing anything with his life. He could have worked somewhere or something and now he is living of people's money who pay for social security //mhm// or the tax payers’. And I never said that, and that was really degrading in parts, what I experienced there (at the job center).” (Ali, M, 28, HE, TE, DE).

Based on the data, it seems that both the family and the German society, in general, put unemployed young adults under a lot of pressure, since most of them feel that they have to justify their unemployment as well as the fact that they receive unemployment benefits. In addition, according to the interviewees, physical as well as mental health was an important determinant of their well-being and also a reason for unemployment.

Regarding **Greece**, the most prevalent factor related to youth perceptions of well-being and health was excessive anxiety and pessimistic thinking. For instance, in the following extract, Victoria sounds very pessimist and believes that putting her life in order is not up to her. As stated below, she also feels very low and she is not in the emotional state to do anything.

“Uh, first of all apart from not having money to do the things that I want I am also not in the mood to do anything because...I feel so low these days...uh I want to put my life in order and be happy...be happy with it. Uh (...) my days pass me by and I think that I must change my life...I must get things in the right order and it's...it's really bad that this is not up to me.” (Victoria, F, 27, HE, U, EL).

It seems that high unemployment rates in Greece prohibit young people from finding a decent job, which, in turn, has negative consequences to their well-being in particular with reference to economic independence, future orientation and family plans.

Similarly, the **Italian** youth talked about a sense of malaise which was primarily linked to feelings of disappointment as a result of not being able to find (or to retain) a job. For example, Mara, as a result of her unemployment, experiences a profound sense of depression which, in the present, ties up with experiences of failure, disenchantment, malaise and an increasing state of neglect and surrender. Repeated failure in her attempts to find a new job lead to negative thoughts about the future, including despair and pessimism. She stated that:

“My worry is to have no future. I mean, if this is the future I have, if I have to stay at my parents' place... I don't know. I mean, it's fine... up to a certain point. At the moment, I don't see any future... it's bad to say so, but it's like that. Money, really, money decides



the future, unfortunately, it decides the future, because if you don't have it, you cannot do anything.” (Mara, F, 30, ME, U, IT)

Furthermore, precarious employment (i.e. toxic work), which is characterized by high demands and low levels of acknowledgments or resources, has also, according to the Italian interviewees, a very negative impact to their feelings of well-being and health.

The **Polish** youth associated well-being and health with feelings of stability in relation to employment, financial resources and relationships. More particularly, they claimed that the uncertainty which characterizes their professional future (i.e., unemployment, irregular work, and low salary) negatively affects their well-being and health status. As a result, many of the interviewees admitted that they endure extremely harsh working conditions (i.e., exhausting working hours, no insurance, mobbing, sexism, etc.), which also have a negative impact on their health and overall well-being. For instance, Marek experienced several health-threatening situations, while working as a storeman/electric forklift truck in a big warehouse.

“I was injured twice during this job. One I ruptured my tendon here in my hand and I was off for three days. I mean three days and then a weekend. Then I needed some time for my hand to rally. Once I ruptured the tendon here and once (...) no... it was the calf didn't stand it, an ankle. Just during walking, and because of the weight... and the ankle a little bit... Not mentioning of course, the problems with the spine, which was a bit “shocked” after first two nights, but then it got used to it.” (Marek, M, 23, ME, TE, PL)

In **Sweden** it seems that work is crucial for the well-being and health of young people, since it provides a sense of meaning and purpose as well as independence in life. For example, as EP stated:

“Yeah, I think that it means that you feel more important as a human being, you are a part of society in a whole different way than you are being unemployed, yeah before I was kind of just a person, I wasn't a real part of society in the same way. Now I can contribute, pay back actually, I can do more stuff as well. I get to be more outgoing and all that stuff, I think at least, so that's the things that matter, and then it's also that I feel more spontaneous [...].” (EP, M, ME, TE, SE)

Nevertheless, many of the interviewees expressed also feelings of anxiety, stress and worries in association to insecure employment and the inability to plan their future.

In **United Kingdom**, youth associated well-being and health with having not only a permanent job, but a job that they find interesting and satisfying in terms of “making a difference” and doing something useful in their careers. For instance, it appears that for Jackie, well-being is linked to feeling satisfied, which she believed would come from having a career in her chosen field:

“I'd just like to see myself doing what I love really, I mean I'm already sort of doing it, but kind of I want to see myself feeling satisfied...” (Jackie, F, 20, U, UK)



Overall, and in contrast with interviewees from other countries, young people in UK sounded optimistic about their future in general as well as their career paths in particular.

Young people living in **Ukraine** associated well-being and health with having a (separate) place to live in as well as with financial capacity, that is with being able to afford what is needed and be able to satisfy quite basic needs. For instance:

“The salary should be enough for a person to live, not survive. I’m not saying to be really rich and have everything covered with gold. No, just that the person was sure that she or he will have a piece of bread tomorrow. With butter. I do not even say “with sausage” but just a piece of bread. Let the butter be very thin, but it will be on that bread.” (Konstantyn, 30, M, HE, U, UA).

Furthermore, many of the Ukrainian interviewees chose willingly temporary employment or even unemployment because of the low stress level, no constant tiredness and opportunity to spend time with family.

3.2.2 Risk factors for well-being and health

Risk factors were divided into micro (associated with the individual), meso (associated with the family and other social networks) and macro (associated with the state and the institutions).

With respect to **micro risk factors**, most youth in six of the nine countries (BG, DE, EE, PL, SE, UA) referred to either disability or health problems (particularly mental health problems), which claimed that seriously affect their well-being and also prohibit them from finding a good job. For instance, Anna who was diagnosed with depression, from the Polish sample, described her experience as follows:

“I’ve encountered some discrimination situations, cause of my disability, at this moment when I showed my disability certificate, because they were looking for a disable person in one company, so on this certificate, there is this symbol describing your disability, in my case psychiatric problems, at that very second the interview was over” (Anna, F, 27, HE, U, PL).

Disability or health-related special needs were mentioned by several respondents in the Ukrainian sample as well. One of them explained, that his disability is a serious barrier for him, not due to actual impairment, but because of attitudes from potential employers:

“I don’t care where to work. To work as a seamstress or as a cook. It is really hard to find a job nowadays, especially for me. No one wants to take a responsibility” (Oleksandr, 26, M, ME, U, UA).

Personal traits and characteristics like excessive worry, anxiety, pessimism and feelings of low self-esteem and insecurity were also mentioned as risk factors for the well-being and health of youth in many countries (BG, DE, EE, EL, PL, UA, UK). For example, Helen,



from the Greek sample, experienced some health issues as a result of her anxiety. Her stress was even more triggered by her working environment to the point where she decided to leave her previous job in an effort to control her anxiety and thus, improve her well-being.

“Yes (...) I had (...) I had some health issues /due to stress/ (smiling) from feeling so much tense and being sad and... I had some health issues and... I decided that this can't go on (with her work).” (Helen, F, 26, ME, NCJ, EL)

Risky behaviours and unhealthy habits like smoking, alcohol and drug abuse were mentioned only by youth in Bulgaria and Germany.

Young people in Bulgaria referred also to early child birth as a micro risk factor for well-being, since being a mother under the age of 18 results usually in low education, limits work opportunities as well as the financial resources necessary to raise a child. Similarly, youth in Ukraine mentioned that being a woman or having children is a (micro) risk factor for well-being and health, since for women -especially mothers- is more difficult to find a job or to devote time in a career. As one participant from the Ukrainian sample stated:

“Guys can work as a driver or fitters. For girls, it is harder... only if she has pedagogic education – then it is easier, much easier, because there may be work at school or kindergarten. Otherwise it is very difficult to find a work for a young woman in village.” (Tania, 24, F, HE, U, UA).

Last, interviewees in Ukraine referred also to the “Soviet-style” expectation that the state is supposed to provide everything, including jobs to the people, as a serious risk factor for the well-being and health of young people.

Regarding **meso risk factors** for well-being and health, the most prevalent for the interviewees in almost all countries were family conflicts and parental loss (BG, EE, EL, DE, IT, PL, UA, UK). For instance, Nasia from the Greek sample, appeared to have a rather complicated relationship with her mother, which eventually affected her well-being. As stated below, her mother was never willing to support her financially and always demanded that Nasia should pay her own share of expenses in their household, even during the periods when Nasia was unemployed. Nasia believes that if she were given the chance to live with her father, things would be better for her. However, she is unable to leave her mother, which also has a negative impact on her well-being.

“I don't like them at all... meaning that if I lived with my father I wouldn't have to give so much money...and I would manage to save some money too...because now I can't save money...I never could...I spent too much [...] My mother doesn't give money for free...uh...even when I was unemployed she kept track of what I owned so...there was a nice amount of money that I had to pay at some point (...) when I would manage to get a job or money I would have to pay them that certain amount [...] Yes...I owed money to my own mother.” (Nasia, F, 25, ME, TE, EL).



Furthermore, parental loss seemed to have a significant impact on the lives of young people. Ana from the Bulgarian sample for instance, lost both her parents and their absence affects her greatly.

“My friends have their families and their parents that take care of them and they generally do not care that currently they have no money, and to me is much different. I have to think about food. It is not the same with them. They go home and eat, and I have to think how to do it.” (Ana, F, 19, ME, U, BG).

Some youth in Italy referred also to lack of autonomy and dependency from parents as a risk factor for well-being, while youth in Germany talked about the stigmatization of the unemployed within the family, which also puts well-being and health under risk. Last, living in a small town or in ghettos is also a risk factor for well-being and health for young people in Ukraine and Bulgaria respectively.

Finally, among the most prevalent **macro risk factors** for well-being and health, referred by almost all interviewees, were high unemployment rates and precarious employment (BG, EE, EL, IT, PL, UA, UK). Moreover, young people in Estonia, Italy, Poland, and Ukraine, referred to bad or even dangerous working conditions (namely toxic work environment) that put their well-being and health under risk. For instance, Lorenza from the Italian sample, describes her experience of working in a call center as absurd:

“And the working environment was really absurd for me, because you had to work standing up, you could not sit, always standing, there was loud music blasting away all the time, while you were on the phone with the customer with this loud music, [...]” (Lorenza, F, 22, ME, U, IT).

Also, Karina, a young woman from rural Estonia, worked in a lumber company and her finger was stuck in the line. As there wasn't much visible damage, the employer just gave her a bandage and sent her back to work. Later it turned out that the injury was more severe and needed long time to recover. The experience made her quit the job and she is unemployed until now.

“I went back to the line once, thought, if I will carry on or not. But my hand was really shaking. It is the shock you know, still. And then I went home. And the next day I ... Let me think. Yes, the next day I went to the office and told them that this job doesn't suit me. That for me it isn't at all ... Well the safety regulations, it isn't ... What am I doing here? ... It really scared me, I don't know. It was unbelievable. Because, you have to work really fast, but the line goes there and somehow the line ... My glove got stuck there and pulled my finger with it.” (Karina, F, 23, LE, U, EE).

Some young people in Germany, Greece and Sweden stated also that stigmatization, sexism and racism, which characterize respectively the labour market in the three countries, constitute serious risks for well-being and health. For example, in the following extract, Mirsini, from the Greek sample, talks about a sexist comment she was told by



her boss during her work. This extract serves as an example of the sexism that women face in their workplace, which also affects their well-being in a negative way.

“In order to wash them properly. I would boil water and vinegar [...] I would clean it. And my boss would say to me ‘well done, I will teach you how to become a woman’ this is what he would say to me. Okay (laughter)” (Mirsini, F, 19, LE, U, EL).

Additionally, M4 (F, 21, ME, TE) from the Swedish sample, whose parents migrated from an East African country in their twenties, provided another picture of racism in the labour market, and described how being a woman of colour has affected how she thinks about her possibilities in the labour market.

“[...] it’s really, especially in the public sector, it’s white people working there, so of course the thought pops up in your head if, it feels like some jobs are... would I get the job if I apply in Umeå? It feels like I might not. They might choose someone else before me. Of course, that thought pops up in your head but that’s why I start thinking that maybe I should move to Stockholm, where there is more diversity”. (F, 21, ME, TE, SE)

Last, the Ukrainian youth referred to poor state policies as well as to poor quality of education in their country as factors that undermine well-being and health.

3.2.3 Coping strategies for well-being and health

Coping strategies were also divided into micro, meso and macro. Micro coping strategies have to do with individual coping. Meso coping strategies are strategies associated with the family and social relationships. Macro coping refers to strategies associated with the state and the institutional policies.

Regarding **micro coping**, almost all interviewees in the nine countries participating in the EXCEPT Project referred to the mental/cognitive strategies they use every day for the advancement of their well-being and health. These include positive thinking, focusing on the present, controlling feelings and emotions, avoidance behaviours, denial, etc. For instance, LH, from the Swedish sample, describes how she tries to think positively to increase her well-being:

“I try to feel well... I try not to embrace the negative feelings, but rather try to lift myself up and think positively [...] I try to build myself up.” (LH, F, 28, HE, U, SE)

On the other hand, Matina from the Greek sample, appears to have given up and chooses not to talk and also not to think about the things that bother her and affect her well-being.

“I don’t know, honestly, I don’t know. I leave it like that and live the day, I think that’s what most people do. [...] I used to talk about it but now, I have accepted some things so I don’t talk about it and I don’t want to talk about it either, I try to leave it all behind and



adapt in reality. I have stopped saying I would like things to be that way, I try to be more realistic when it comes to the things that I want and not to ask for too much, to be content with simple things. [...] I no longer talk a lot about the things I would want and the ideal thing for me would be to just stop thinking about them, I can't even think what I would need in my life in order for things to get better.” (Matina, F, 23, ME, TE, EL).

Similarly, personal characteristics like optimism, persistence, tenacity etc. seem also to help youth's well-being and health.

Very few interviewees from Germany, Greece and UK referred to the consumption of sedatives and drugs. For example, Nasia from the Greek sample, states that she has reached a point where she has to take sedatives in order not to go mad.

“I try to be strong as a person [...] I have reached a point where I take sedatives in order to cope and...not to lose my mind.../not to go crazy/ (laughter).” (Nasia, F, 25, ME, TE, EL)

Moreover, some young people in Italy and Bulgaria talked about emigration to other countries in order to enhance their well-being and health. For instance, Gaia from the Italian sample, even though she does not want to leave her country, she talks about her plan to leave Italy and follow her current American boyfriend to the USA.

“I would not like to leave Sicily because it is my home, my place but /what can I do/? (bitterly) It's spirit of survival!” (Gaia, F, 25, ME, U, IT).

Meso coping strategies included almost exclusively help and support from parents and the family in general. This coping strategy was mentioned by all interviewees in the nine countries, while a smaller number of interviewees in fewer countries (BG, EE, EL, UA) referred to the support of friends as well. For example, Lasse, from the Swedish sample, stated that his family has provided him with emotional support in the sense of understanding and encouragement:

“They have been very understanding regarding my situation. They have not made any demands on me that I should hurry up to get a job, or anything like that. They let me take the time I need” (Lasse, M, 28, HE, U, SE).

Also, Anna from the Estonian sample, who is unemployed and has moved back to her parents' house after a breakup, describes how she always has someone to rely on in case of need.

“Well, I have always been really close to my family, so, so ... Yes, I am lucky, exactly, I will never be alone. So I don't have that feeling. This is very important in life” (Anna, F, 29, HE, U, EE).



The importance of having of having friends by your side is clearly depicted in the following extract where Peter from Greece, talks about the support he has received from his own friends.

[...] myself with friends I ... friendship has too much...is too deep...with certain people...so I consider them to be family. //Mhm// And ... they don't mind helping me and I don't mind helping them...so we figure things out on that matter. Meaning that they support me...more than I can support them (...) because they (...) meaning it's different and financially they're in a better situation.../so they don't have this kind of problems like I do...they have other things/ (low voice) (Peter, 19, M, ME, U, EL).

Last, **macro coping** strategies, such as youth policies and unemployment benefits, were mentioned only by a small number of interviewees in few countries (BG, EE, EL, IT, PL), since most of the interviewees seem to resort almost exclusively to individual coping and to family support. Furthermore, about half of youth in Greece, Italy and Sweden admitted that they do not trust state policies and that seeking state support has been a negative experience for their well-being and health. For instance, Manya from the Greek sample, described her negative experience with policies as follows:

"Uuh in the island I went only once but, uuh, they had just some adverts on the wall, and they said "look there", I was never helped, and once I went in Thessaloniki, /what did they say to me/ (lower voice)? I don't recall what they said, but in general in Manpower Employment Organization the employees are impolite." (Manya, F, 29, NCJ, EL).

Also, LA from the Swedish sample, who was diagnosed with depression was extremely critical towards the unemployment office and how it functions. According to his words,

"The coaching ideology [the employees at the unemployment offices are called "job coaches"] is that everything will be fine if you just think positively. Which is just bullshit. And I'm probably depressed to think positively anyway... it's this ideology that the unemployed are forced to learn." (LA, M, 30, ME, U, SE).

3.3 Summary and conclusions

Christina Athanasiades (Aristotle University of Thessaloniki)

Overall, the analysis of the interviews revealed similarities as well as differences among the way young people in the nine countries subjectively perceive their well-being and health in relation to labour market exclusion. Youth perceptions in each country were also shaped according to the particular cultural and socioeconomic context and the degree to which this was influenced by the global economic crisis of 2008 and its aftermath.

First, it seems that (un)employment and labour market conditions have a serious impact on the well-being and health of all youth. During the critical time of their transition to



adulthood, it appears that unemployment and job insecurity preclude young people from being autonomous, burdening at the same time their career trajectories both in the short and the long term (Baranowska-Rataj, et al., 2016. Voßemer & Eunicke, 2015).

More particularly, the Estonian, the Polish and the Ukrainian youth complained about “toxic” work and “harsh” working conditions (i.e., exhausting working hours, no insurance, mobbing, sexism, etc.), which obviously have detrimental effects to their well-being and health. They all seem to ask for stability and safety in the labour market along with better salaries in order to be able to afford everyday living.

The economies of the above post-socialist countries have some special characteristics which differentiate them from other Northern or Southern European countries. For example, Estonia and Poland -despite the crisis- have already a positive economic growth, while youth unemployment rates in these two countries and Ukraine are between 10-15% (Rokicka, et al., 2015). On the other hand, Ukraine and Bulgaria have the lowest wages in Europe and are among the countries with the highest percentage of brain drain. Low wages, plus lower female participation in the labour market, is probably the reason why temporary and/or part-time employment constitute a very small proportion of the young labour force in all post-socialist countries (Rokicka, et al., 2015). It seems that most workers in these countries end up in this type of employment involuntarily, therefore, as it was apparent from the interviewees of the EXCEPT qualitative study, they ask for better, more stable jobs and higher salaries.

On the other hand, youth in Greece and in Italy sounded hopeless and totally disappointed from their career prospects and future orientation. The truth is that the most severe GDP decline with a sharp growth in youth unemployment rate occurred in Greece (Rokicka, et al., 2015). Greece and Italy have also the worst employment prospects for university graduates. Moreover, in South Europe youth are forced to temporary and part time work (not to mention atypical or informal employment) due to lack of available permanent employment contracts (Rokicka, et. al, 2015).

On the contrary, youth unemployment rate in Germany has been decreasing for the last 6 to 7 years (Rokicka, et al, 2015). Therefore, being unemployed in Germany seems to provoke both feelings of shame and self-blame as well as social outrage and prejudice. This is reinforced, on the one hand, by the fact that everyone has a job (or that is not difficult to find one) and, on the other, by the generous unemployment benefits. Relevant literature suggests that in times of low unemployment, there is a strong social work norm, which negatively affects the health of the unemployed; on the contrary, in times where everyone in a country is in a bad economic condition, the negative effect of unemployment and job insecurity on well-being may be mitigated by the relative comparisons (as for example in Bulgaria) (Nizalova, et al., 2016. Voßemer & Eunicke, 2015). Moreover, multi-level analyses on the moderating role of cultural and societal values suggest that the unemployed are less satisfied and report higher levels of impaired well-being than the employed in societies that attach a great value to work (Xanthopoulou, et al., 2016).



Last, in United Kingdom and Sweden, while unemployment rate of recent school leavers had initially increased, since 2010 it has started to decline (Rokicka, et al., 2015). This is probably the reason why youth from these two countries sounded more optimistic than the rest and asked for career opportunities that respond to their qualifications and dreams, as well as a higher purpose in life. Also, in Scandinavia a high proportion of recent school leavers work part time and this is primarily a voluntary choice (Rokicka, et al., 2015), which allows the employee to devote time to himself/herself and/or to his/her family, enhancing thus well-being and satisfaction with life.

Nevertheless, according to the voices of youth, unemployment constitutes a serious risk factor for well-being and health. This has been also confirmed by the quantitative studies conducted within the EXCEPT project (Athanasziades et al., 2016. Voßemer, et al. 2017) and is a constant finding of many other relevant studies in this field (Voßemer & Eunicke, 2015). According to the interviewees, other risk factors for well-being and health include personal traits, health and disability problems as well as conflicts inside the family.

However, even though macro risk factors (such as unemployment) pose the greater threat to well-being and health, most of the interviewees resort to individual coping and family support. It seems that institutional/state support is very low/bad even in countries where the economic crisis has been mild. For example, in Germany, youth talked about discrimination and prejudice against the unemployed coming even from people working in welfare and employment services. Although individual agency should be reinforced, especially in times of economic crisis, this should not replace the state's responsibility to care for its citizens and particularly those in need of welfare resources. Moreover, research about unemployment protection indicates that a well-developed unemployment benefit system seems to be able to buffer some of the negative effects that unemployment brings along (Voßemer, et al., 2016).

In conclusion, according to the interviewees' own words from all the countries participating in the EXCEPT project, well-being and health of young people seems to be dependent from employment status and working conditions. Moreover, unemployment is one of the most serious risks for the well-being and health of youth. The above result is of particular importance as it emerges directly from the interviewees' words and constitutes their own subjective perception of the concept of well-being and health in relation to labour market exclusion. With respect to coping, almost all youth turn either to family or to individual strategies. Unfortunately, institutional or state support has been minimal for the majority of youth, who express their disappointment and sound very critical as well as sceptical when they refer to state policies and programs for the unemployed. Hopefully, the aforementioned results -coming directly from the voices of youth- will be taken into account for effective and country specific policy initiatives.



PART IV

National reports on Social Exclusion



4.1 Introduction

Lia Figgou (Aristotle University of Thessaloniki) and Marge Unt (Tallinn University)

National reports on youth social exclusion include a meta-analysis of previous analyses and aim at highlighting interrelations between exclusion from the labour market and other concepts and processes considered in the different national contexts within the Except project (work and education trajectories, autonomy, wellbeing and socioeconomic consequences). Drawing on previous analyses, in social exclusion report, we aim at categorizing participants and constructing a typology, according to potential risk of social exclusion. Although qualitative study results commonly draw closely on youth own voice, in national exclusion reports qualitative researchers have been invited to use their 'sociological imagination' and to bring out the connections between individual life and wider society. Last but not least, while other concepts and analyses have been considered from a comparative perspective, national analyses/typologies of social exclusion, due to the context specificity of the concept are included in different sections.

Social exclusion constitutes a multifaceted concept and a complex phenomenon with complex etiology which has provoked considerable debate. It was coined in the 1970s in the context of debates concerned with various groups (including the young, the disabled, single parents, the elderly) who remained outside the net of welfare protection (Hargie *et al*, 2011). Being used to connote a disruption of the relationship between the individual and the state protection, the concept rapidly became a central policy concern (Levitas, 2006). Despite difficulties in reaching agreement on the definition of the term most researchers emphasize the economic as well as the social connotations of the term. Thus, they use it to refer to exclusion from the opportunities to be integrated in the labour market and to earn income, on the one hand, and to exclusion from community participation and social support, on the other (Adato *et al*, 2006).

Existing literature (Silver & Miller, 2003; Atkinson, 1998; Nolan & Whelan, 2010), has considered unemployment to constitute a major risk factor of social exclusion. In particular, long-term unemployment has been constructed as both an effect and a cause of social exclusion. According to the authors cite above, the loss or inability to find a job may result in poverty risk and social isolation, which in turn can reinforce the risk of long-term unemployment, creating a vicious circle (see also Gallie & Paugam, 2004). Thus, unemployment and job insecurity have been treated as potential trigger events -or at least as contributing factors- to the process of the cumulative accumulation of disadvantages across the life path.

However, research also indicates that there is not a simple and causal link between unemployment and job insecurity and other dimensions of social exclusion (Nolan & Whelan, 2010). The meaning of unemployment and insecure jobs and its impact on economic consequences and on wellbeing varies substantially between societies as a result of differences in interaction between individual resources and institutional and cultural contexts, especially in the welfare and family systems (including parental support and timing of leaving parental home). Considering the above and drawing on Silver and



Miller's (2003) defining features of social exclusion, we approach the concept of social exclusion as being:

Multidimensional: We concentrate on economic and social dimensions, but there is room for other dimensions (for instance spatial or cultural exclusion) to occur in various national contexts

Relational: Social exclusion encompasses relationship between individuals and society. Therefore, social exclusion involves not only the lack of fundamental resources (e.g. poverty and economic deprivation), but also the inability to fully participate in one's own society. Here people's own understanding if they feel themselves alienated from society, is very crucial.

Context specific: individuals may be socially excluded only with respect to the context and society in which they live. Social exclusion is a situated, socially embedded concept.

Dynamic: it constitutes a process instead of a condition or an outcome. It would be highly important to show what are the processes contributing/leading to the high risk of social exclusion and which are protective mechanisms.

Thus, in essence, social exclusion in the context of our project is seen as a multidimensional process of progressive social rupture, the cumulative disadvantages of labour market exclusion/insecurity, poverty and detachment from social relations and institutions which prevent young people from full participation in the normal, normatively prescribed activities of the society in which they live (Silver, 2010).

The categorization of interviewees into groups, according to the risk of being socially excluded –which constitutes the objective of the national reports presented below- is largely derived from Gallie & Paugam (2004) as well as from Kieselbach (2004). Gallie & Paugam (2004) extensively argued for the interrelationships between unemployment and financial deprivation on the one hand and unemployment and social isolation on the other. In Kieselbach's work (2004), regarding the risk of social exclusion in relation to long-term youth unemployment, the long-term unemployed young participants of the research were classified into three risk groups of social exclusion; unemployed youth at high risk of social exclusion, unemployed youth at increased risk of social exclusion and unemployed youth at low risk of social exclusion. This classification emerged in accordance with three central social exclusion aspects which were determined out of Kronauers' (1998) six dimensions of social exclusion. These three central dimensions included labour market exclusion, economic exclusion and social isolation.

Our research on youth social exclusion cannot be separated from the broader transition to adulthood, thus, the increased risk of social exclusion refers also to a situation in which youth do not enter the 'full' adulthood. 'Youth' is a phase all go through and most are socially included, making the "normal" transition to adult social membership. Recent bibliography, however, suggests that over the last two decades youth transitions have become increasingly protracted and complex and that trajectories from adolescence to adulthood, that were once viewed as linear and predictable, are now considered as less



predictable, having increased in complexity and lost their linearity (Furlong, Carmel & Biggart, 2006).

Under this perspective, European youth research during the last two decades focuses on the changing patterns of social and economic life that dominate modern European societies. Moreover, the effects of economic restructuring and globalisation on labour markets in Europe have long since produced chronic under-employment and unemployment amongst young people, most particularly and increasingly amongst those with poor education and qualification, whereby the cumulative effects of multiple disadvantage show themselves most painfully in the continuing close correlations between gender, social origin, ethnic-cultural group membership and educational outcomes (Bradley, 2005). Research is in the process to documenting and analysing the consequences for young people, but first-hand assessments suggest that long-established patterns of intergenerational transfers and solidarities that have played key roles in underpinning social continuities in transitions to adulthood in the public and private spheres are unlikely to remain intact in the mid-term (Chisholm & Deliyanni-Kouimtzi 2014).

As it has already been mentioned above, the main body of research on youth transitions has focused on young people's trajectories from education to the labour market, from dependence to autonomy and independence, from the parental home to leaving alone and creating a family. However, every society might draw different boundaries around the meaning of adulthood – these definitions are grounded in cultural understandings as well as legal official categories. Arnett (2000) has proposed emerging adulthood as a new conception of developments for the period of the late teens through the twenties. Having left the dependency of childhood and adolescence, and having not yet entered the enduring responsibilities that are normative in adulthood, emerging adults often explore a variety of possible life directions in love, work, and worldviews (ibid:469). Cultural influences structure and limit (might operate differently for different groups, for instance for females) the extent which emerging adults can use these years for exploration as also the demographic transitions differ across countries (timing of marriage/cohabitation, parenting).

According to Beck (1992), there is an individualization of life courses, since the diminishing role of institutions makes individual choices and decisions central. According to the emerging adulthood approach, on the other hand, extended parental support may allow room to emerging adults to explore opportunities of love, work and worldviews without experiencing social isolation or feeling themselves out of society. Hence, the lack of institutional support put youth in a situation where the risk of being excluded from adult roles will depend on parental resources. Hence, one can assume that for youth coming from middle class families, unemployment and insecure jobs may not be detrimental for their transitions to adulthood. On the contrary, the role of state is considerably more important in the life course of youth with limited parental support. The picture becomes more complicated when the question of agency is considered. For example, the lack of institutional support presupposes agency and complicated coping strategies on behalf of



those who are born in the “wrong” family, in order to reach adult roles. On the other hand, those integrated in state support systems may suffer from the stigma of being lazier.

General Methodology

Following from the above assumptions and principles, social exclusion analyses in each national context include a typology /classification of all participants into three groups according to the risk of being excluded. This classification is expected to reveal the main stories or the most important mechanisms that come out of the qualitative data (and which are not necessarily recognized or explicitly expressed by the interviewees). These stories are exemplified in each national report by reference to individual/typical cases from interview data which are also contextualized by information concerned with the life course of the interview participant (her/his educational background, family background, work path etc.) and situated within the national /institutional context.

Kieselbach’s (2004) typology has been adapted to the specific needs of our project in order to put greater emphasis on life course and interrelationship of different social exclusion domains in order to detect cumulative character of disadvantage and possible compensatory mechanisms. Thus, we use economic exclusion and social isolation as the central dimensions of social exclusion in addition to labour market insecurity. In order to construct the typology, according to the social exclusion risk, qualitative researchers were instructed to follow the steps described below. Although the procedure is certainly not linear some basic stages can be discerned:

The first stage included carefully reading and rereading individual interview synopses in an attempt to put all individual cases in a continuum by constantly comparing (Glaser & Strauss, 1967) between them in terms of financial hardship and material deprivation, on the one hand, and social support/connectedness on the other. Going back to the interview transcript and paying attention to the details of participants’ accounts may be also needed at this first stage. The next stage involved reconstructing the continuum into three categories/groups of participants in terms of social exclusion risk. The criteria suggested for each type were as follows:

Type 1. ‘High risk of social exclusion’

High risk of social exclusion: if young people experience at the same time labour market exclusion or risk of it (due to insecure job) and are risk in both of the key dimensions of social exclusion

High risk of economic exclusion (financial problems, economic hardship, material deprivation) based on national report 2.d Socio-economic consequences and synopses (part g. Socio-Economic consequences)

High risk of social isolation (lack or limited social connectedness in terms of lacking informal and formal social support; feels stigmatized, criticised) based on synopses (in synopses parts h. Policies and i. Informal social support) and national report 2.c Health and well-being



Type 2. 'Increased risk of social exclusion'

Increased risk of social exclusion: if young people experience at the same time labour market exclusion or risk of it (due to insecure job) and are in addition at risk in at least one of the key dimensions

High risk of economic exclusion (financial problems, economic hardship, material deprivation) based on national report 2.d Socio-economic consequences and synopses (part g. Socio-Economic consequences)

High risk of social isolation (lack or limited social connectedness in terms of lacking informal and formal social support; feels stigmatized, criticised) based on synopses (in synopses parts h. Policies and i. Informal social support) and national report 2.c Health and well-being

Type 3. 'Low risk of Social Exclusion'

Long term unemployed or at insecure positions youth in this group are not excluded in terms of economic hardship or social isolation. However, they may face other risks like, for example, being unable to leave the parental home and to undertake adult social roles. These other risks may vary in accordance to national context.

Depending on the national context, participants may be classified as not facing risk of being socially excluded at all.

At the final stage of the analytic procedure, researchers were invited to fabricate the profile of each group by considering patterns in, and interrelations between the following:

- The life courses of people belonging in each group based on Interviewees' educational and work trajectories
- The informal Social Support they receive
- The autonomy pathways of youth in each group
- The general well-being and health of participants in each group and their perspective of future and control
- Their involvement (or eligibility to get involved) in policies

The following subsections include national analyses/typologies of social exclusion. As already emphasized, due to the context specific nature of the analytic approach adopted we will consider each country case separately.



4.2 National cases

4.2.1 The Bulgarian case⁴⁸

Veneta Krasteva, Maria Jeliaskova and Dragomir Draganov (Institute for the Study of Societies and Knowledge - Bulgaria)

A brief account on the national context

With the fall of the Communist regime in 1989, reforms were initiated for the establishment of democracy and a market economy. However, these goals were achieved at a high social cost (UNDP, 1997: V). Throughout the 1990s, employees were being laid off from closed down or privatized enterprises and emigration, the grey sector of the economy, and interregional differentiation were all growing. The rate of general and youth unemployment increased drastically in those years. Poverty and income inequality grew sharply (UNDP, 1997: 4).

During the last ten years, there has been a visible improvement of economic indicators in Bulgaria. The GDP has increased, unemployment has decreased, the average monthly salary has risen. In recent years, the unemployment rate has decreased among youths under the age of 25 years (down to 17.2 % in 2016, compared with 28.3 % in 2013)⁴⁹. Despite this, Bulgaria remains the country with the lowest per capita GDP in the European Union (6,600 Euro in 2016 compared with an EU 28 average of 29,000 Euro⁵⁰), with high level of youth unemployment and with the highest percentage of people living in poverty or social exclusion (40.4 %⁵¹ in 2016). National statistics shows that the share of working poor (aged 18-64), remains high: in 2015 it was over 24 %, twice as much as the average for European countries. This figure is related to the low levels of wages, many salary levels being below the cost of living. There are great wage differences between regions: while in the capital (Southwestern Bulgaria) the average salary, according to the National Statistical Institute, is around 700 Euro, in the cities of the Northwest Region (ranked in second place in the whole EU by low purchasing power of the population) the average salary is around 300 Euro. This difference is a strong push factor for migration – both internal and external.

Along with this, there has been an evident discrepancy between labour market supply and demand. The labour market capacity since the beginning of 90s till now has been shrinking – simultaneously reducing the size of the economically active population and the number of jobs, i.e. the number of employed. An increasing number of youths with higher education are looking for jobs that do not require tertiary education – a vertical discrepancy, or for jobs that do not match the completed specialty – horizontal discrepancy (Ilieva-Trichkova & Boyadjieva, 2017). Additionally, and more importantly,

48 A previous version of this report was published in the Except Working paper n. 20, <http://www.except-project.eu/wp3-78/>

49 Eurostat, Unemployment by sex and age - annual average, code: [une_rt_a]

50 Eurostat, Main GDP aggregates per capita, code: [nama_10_pc]

51 Eurostat, People at risk poverty or social exclusion, code: [tsdsc100]



employers tend to look for university graduates even for positions requiring lower qualifications (e.g. secondary education). In addition, labour market problems have become sharper for low-skilled and low-educated youths, for whom the most frequent alternative is to work in the grey sector of the economy, and without work contract, a situation that deprives them of their labour and social protection rights.

In Bulgaria, a number of programs, projects and schemes have been launched to solve the problems associated with unemployment of various target groups. Many of the active labour market policy measures according to the Eurostat's⁵² classification have become available since 2002 but since 2010, the proportion of measures targeted at young unemployed has increased. In 2013 the implementation of the European Youth Guarantee began in Bulgaria and in 2014 special measures supporting young people were launched under the Youth Employment Initiative. In this sense it could be claimed that unemployed young people gradually became one of the main target groups of the active labour market policy. Nevertheless, the state support to young people to get a job or return to employment is still weak.

Methodology: National sample and procedure

Taking into account the national peculiarities, our sample consists of youth that should be considered as “specific vulnerable groups”: young people, neither in employment, nor in education and training (NEETs) and young people from ethnic minority groups, especially Roma. Except these groups, we have interviewed young people who are (or were) included in labour market programs. We have included respondents from two geographical areas with different socio-economic characteristics - the Northwest region (Severozapaden) and Southwestern region (Yugozapaden). The interviews were implemented in the administrative centers of these two districts, namely the town of Montana and the city of Sofia (capital city).

Based on the methodology of typology described above (Figgou & Unt, 2017), we classified the 43 interviews conducted in Bulgaria into three categories – participants at high risk; at increased risk and at low risk of social exclusion. We used these categories as instruments for better understanding the complex character of the social exclusion phenomenon. The categories that have been constructed cannot account for being representative but are nonetheless valid and reliable cases that aid our understanding of the situation of the young people in Bulgaria.

Results/Typology

1. Participants at high risk of social exclusion

Sixteen (ten women and six men) out of the 43 young people who were interviewed, could be considered in deep social exclusion. The bigger part of these young people (11 out of 16) belong to the Roma minority group and live in poor area of Sofia which is often

52 Eurostat. 2015. Labour market policy qualitative report: BG 2013



said to be a Roma ghetto. Some of the interviews categorised in this group are from Montana – mainly from Roma ethnicity (3 out of 5) but not only. Living in poor, ghettoized neighbourhoods is a significant factor for social exclusion. Many interviewees of Roma origin live as a capsuled community which does not share mainstream cultural norms. Each of these interviews has different life story and helps us to understand the significant hardships and severe circumstances in which some of the Bulgarians live. Despite the differences in the narratives there are some similarities that all people from this group experience. Almost all of the interviewees from this group are with low or without education degree, long-term unemployed or with no work experience at all. Many of the interviewed young people are deprived of basic needs as food, heating, clothes; live with unemployed parents or with only one of them. Therefore, they cannot receive support (financial help, social capital) from their families. Furthermore, some of the young people have to take care of their ill relatives or little children that creates additional obstacles in the path to inclusion. The interviewees from this group also share that they are often confronted with problems associated with discrimination.

Education and work pathways

The lack of or low education (ISCED 0-2) is a major factor for social exclusion that is a common characteristic for almost all of the interviewees in this category. As a study by A. Peruzzi (2013) shows, a low education level has a direct or indirect influence over various aspects of social exclusion. The lack of education leads to low-qualified and low-paid work for youths, increasing the risk of poverty. On the other side, economic reasons are main factors for school dropout. The lack of family resources is often mentioned by the interviewees as a reason for leaving school early and impossibility for continuation of or return to education.

An example for this statement is the case of Dimitar, a 19-year-old boy who lives in the Roma neighbourhood of the capital with his parents. He graduated lower secondary education (ISCED 2) studying computer engineering, but after that he interrupted school because he went with his father to Greece. There they were looking for work. After returning he did not continue his education due to lack of financial resources, although he was willing to continue to learn (Dimitar, 19, M, LE, U).

Some of the interviewees from this group, especially girls, do not mention the lack of money as a reason for dropping out of school. Instead of that, the reason was their unwillingness to attend school. This unwillingness is combined with lack of support from the family. Some parents from the Roma ethnicity group do not allow their daughters to attend school because they might meet with and date boys. This is related to the tradition young Roma women not to have a relationship with men before the marriage. Early pregnancy (before completion of formal education and before entering the labour market) is another reason for many of the young women from this group for dropping out of school and for difficulties to continue education. According to Eurostat (2015) in 2013 in Bulgaria the teenage mothers were 14.7% which is among the highest share in the EU members, only behind Romania with 15,6%.



Kamelia, 23 years old with two children, lives with her partner since she was 14 years old. She left school with less than lower secondary education as her partner was insisting to leave school. She is caring for her two children and has never worked (Kamelia, 23, F, LE, U).

Albena is 19 years old, from Roma origin. She gave birth to her first child when she was 15 years old and now she is sixth month pregnant with a second one. She graduated 5th grade, i.e. only primary education. She lives in the Roma neighbourhood from which she rarely goes out. Albena has never worked, she takes care of her child (Albena, 19, F, LE, U).

Ivanka, 29-year-old woman with three children, has never been to school because her parents did not allow her to. Most probably the reason can be found in the tradition in some Roma communities that girls do not need to study as they will marry and look after their children. She considers that it is too late to study from now on (Ivanka, 29, F, LE, U).

Another reason for dropping out of school, which also directly increases the risk of social exclusion, is related to health problems or disability. Disability and illness are significant risk factors determining the life paths of young people in Bulgaria. They are obstacles for completion of education and finding any kind of job. Very often these people rely only on social benefits received from the state for sickness and disability or on their parents.

Due to health problems Ilia, 28 years old, began to study very late (at age of 14) and has studied only four years – so he has only very basic education. Ilia lives in the Roma neighbourhood with his mother only. He had never worked and does not know to whom he may turn to find work. He is in a situation where there is no way to deal either alone. He requires qualitative social work - developing an individual plan for dealing with various problems, including obtaining a qualification and some skills but the state mechanisms for this are insufficient (Ilia, 28, M, LE, U).

At the time the interviews were taken, only two of the young people from this group had a job – one of them was working as a non-contractual employee in informal economy and the other one on a temporary contract, appointed under a youth active labour market policy program. The rest of the youths considered in deep social exclusion were long-term unemployed or had never worked. The consequences are labour market exclusion, limited social contacts and social isolation, severe material deprivation and poverty. The material deprivation and poverty are pivotal dimensions of social exclusion. Of course, there is a difference in the degree of deprivation. But we have observed the most severe forms of deprivation among the young people interviewed in economically disadvantaged and spatially isolated urban areas inhabited mainly by people belonging to the Roma ethnic group (classified here as being in high risk of social exclusion).

Eva is 21-year-old Roma woman, without education and any job experience. She lives with her parents who are also unemployed. The lack of secure income is a permanent part of the respondent's life. The dwelling where they live is heated by firewood and coal,



which sometimes they borrow until they receive some money. Eva was telling stories about situations when she and her family had to go to bed without having a dinner. Sometimes they are forced to collect scrap and to give it for recycling (Eva, 21, F, LE, U).

All this shows the interdependence of various factors that trigger social exclusion – poverty leads to low (or lack of) education and impossibility for finding a good paid job and vice versa – the lack of education means low qualified job that creates conditions for life in poverty.

Informal social support

What is common for the young people in this group is that they live in poor families where one or both parents are unemployed. Some studies show that concentration of joblessness within households has significant implications for the level of poverty experienced by unemployed youth (de Graaf-Zijl & Nolan, 2011). Lack of means in the family leads not only to impossibility of parents to support their children financially but in some cases, forces the young people to interrupt their education and begin work.

Boris was forced to leave school at age of 13 because his parents did not have the necessary means. He started working (mainly as a construction worker) in order to support his family's budget. Currently, he is a non-contractual employee (Boris, 26, M, LE, NCE).

What we observed, however, with regard to the young people representing this category, is that despite the economic hardships experienced by parents, the family support seems to be especially important for the young people, who in many cases admitted that they would not be able to cope without their parents' help. It could be said that the help is mutual – all members of the family put efforts in order to make ends meet. Living together with parents and relatives means shared costs and lower expenses for food, heating, electricity for each member of the household. In that sense, the situation of youths who live with only one parent (due to divorce or death of the other) is especially difficult:

Hristina, 20 years old, lives with her mother, her father had passed away just before she finished high school, and this was a hard experience for her. Then, she suddenly seemed grown – she had to start working to help her mother in the household because when only the mother was working the money is not enough for almost anything. It is felt the feeling that after her father's death she and her mother were left alone without any other's support (Hristina, 20, F, ME, TE).

What is missing in these families and makes the integration of young people increasingly difficult is the limited social contacts and lack of social capital. This also has a strong negative influence on youth employment opportunities.

Notwithstanding that the support received from parents is recognized by most of the interviewees from this group as an important protective factor, in some cases it can play



the role of a risk factor and to exacerbate youth vulnerability. For example, this is the case of the above mentioned Roma girls who had been forced by their families to leave education – the family had held them back, making the challenges they faced even more difficult to resolve. The case of Petranka is an extreme illustration of the negative effects that the attitude of the parents can have.

She was born as a disabled child - hip bone malformation. The reason for these inborn malformations is the deliberate actions of her mother to induce an illegal forced abortion. She did not want to keep the baby and treated herself with pills and injections. This had serious negative impact on the foetus's health (Petranka, 19, F, LE, U).

Autonomy pathways

What is a common characteristic of the young people from this group is that they are economically dependent on their families. In most of the cases from this group the young people have never left their parental home because they do not have any income and cannot afford to live by themselves. Due to the economic dependency, some of the respondents do not have any intention to leave a parental home and find that it is normal especially if they do not have their own family. Some of the youths live with a spouse or partner but again with parents. Other people wish to live independently but have to postpone it because the autonomy will represent an even bigger financial constraint. It should be emphasized that despite the economic and housing dependency most of these respondents consider themselves as autonomous (psychology autonomy), because they are able to do whatever they want.

Kamelia, 23-year-old woman, lives with her partner and their two children together with her partner's parents. According to her they have autonomy to take decisions by themselves so the joint living is not considered a burden but support. Kamelia admits that the household's members live well together; they help each other and could rely on each other that is especially important in situation of long-term unemployment and lack of income. As she lives the way many young females around her (in the Roma neighbourhood) live she feels her situation as somehow normal for a lady with two small children (Kamelia, 23, F, LE, U).

In other cases, young people have to provide care for elderly relatives and moving out is not a solution.

Ana lives in her grandmother's house, whom she is taking care of because she is less mobile. A very significant factor in the difficulties experienced by Ana is the absence of parents who cannot support her. Since she was three years old she has been taking care of her grandmother. Therefore, she feels committed to her and she does not imagine to leave her alone. Moreover, Ana still has no other income except what she receives from the pension of her grandmother and some money sent from her brother, who works in the Netherlands. That is, the support is reciprocal and both generations need each other (Ana, 19, F, ME, U).



Well-being and Health

What is common for this group is that almost all participants have lost their health insurance rights⁵³. Many young people in high risk of social exclusion had been outside the labour market for a long period of time and had not paid health insurance contributions and now, if medical services or treatment are needed, they have to pay out of their pocket that would be a serious financial problem. This refers also to the informal employment that can be seen as exclusion from participation in the system of social protection – the young people cannot receive unemployment benefits, since they do not have health of social insurance.

Having been a non-contractual employee for a very long period of time, Boris has lost his social security rights. Therefore, he cannot afford medical treatment and has to pay on his own for healthcare. In case of sickness or employment injury, he will not be entitled to cash or in-kind social security benefits. His pension rights are also threatened as he does not pay pension contributions. These facts are really worrying him (Boris, 26, M, LE, NCE).

The problem with inability to cover the health expenses is especially severe when the family has small children.

Ivanka has three children (12, 8 and 4 years old) and lives with her parents in Roma neighbourhood in Sofia. They live very poorly. Ivanka has no education and has never been employed. She visits doctors and medical facilities only in relation to her children who are sick sometimes. But she finds the medicine very expensive, she rarely buys them and when needed she uses traditional medicine. In addition, Ivanka suffers from psychological isolation, expressed in a fear of contact with other people outside her usual family environment (Ivanka, 29, F, LE, U).

The lack of money and the severe deprivation experienced by many of the young people from this group cause stress, risk of depression and lower self-esteem.

The lack of work and the situation in which Ana is affects mainly her psyche and feelings. Ana says she was in depression because of the lack of money. Ana has strong negative experiences about the lack of money, especially when she is forced to ask for a loan that she needs for food and other basic needs (Ana, 19, F, ME, U).

The issue of physical health has a central role in life of the respondents with disability. The interviewees from this group diagnosed by the competent authorities with permanent

53 In Bulgaria exists obligatory health insurance that guarantees free access of the insured persons to medical care. The unemployed people must pay on their own the health insurances in amount of 18,40 BGN monthly (about 9 Euro) in 2016. Health rights are terminated when more than three monthly contributions are not paid for the period of 36 months. In addition there are sanctions (in amount between 500-1000 BGN) if the unemployed person doesn't declare his obligation for self-insurance.



disability identified the poor quality of health and social services in Bulgaria as a potential risk factor for their health and well-being.

Before the interview, Petranka had undergone 18 surgery interventions and was diagnosed with permanent disability between 71% and 90%. Despite that, she qualified the health services and the physicians in Bulgaria as unsatisfactory and intends to undergo another surgery intervention abroad. In addition, she is unhappy because a couple of years ago, as a part of the regular assessment of her working capacity, the competent authorities disregarded some aspects of her physical condition, i.e. the need of permanent assistance. In her point of view their decision is not objective and as a result the adequacy of the state support has been intentionally reduced (Petranka, 19, F, LE, U).

Iliia has disability second group. Despite this his pension for sickness is no longer available and he relies entirely on his mother's income. Iliia is not familiar with whatever opportunities for participation in programs and active measures on the labour market for unemployed and/or disabled people (Iliia, 28, M, LE, U).

Living in severe material deprivation (including of some basic needs) has as result in impossibility for making future plans. The young people from this group live only in present; they can not imagine their life in future even a few years ahead and do not make neither short-term nor long-term plans.

However, an interesting finding is that many young people from poor families who live in areas inhabited predominantly by people in the same material situation determine their well-being by comparing it with the position of their neighbours. In comparison to friends and peers, most of the young people from the Roma minority group state that they are satisfied with their lives because they could be worse. The reason for this assessment is the feeling that many other people are significantly worse-off:

Despite the lack of money for food, Eva for example is not desperate and thinks that her living conditions are good. Even though, she thinks that her living conditions are better, compared to the situation of some of her friends. She was talking with pride about having two jackets that borrows to her friends. Thus, even the little she has makes her feel happy about her living conditions (Eva, 21, F, LE, U).

Formal support: state policies

In Bulgaria, in order to receive cash unemployment benefits, individuals should be registered as unemployed with the public employment offices and should have at least 9 months of insurance against the unemployment risk during the last 15 months. Most of the young people in this category had not ever received unemployment benefits (element of the passive labour market policy) because they did not have the required periods of insurance. Young unemployed can register themselves with the public employment offices where they can receive information about the available vacancies. Nevertheless, many of them share their disappointment with Employment office, because public employment services failed to offer them appropriate or even any jobs:



Eva does not receive unemployment benefit due to lack of necessary contribution history and claimed that she does not receive social assistance benefits as well. The only thing she was aware of was that sometimes unemployed people could be included in programs for street cleaning for a period of 5 days. However, the local employment office where she was registered did not offer her something like that (Eva, 21, F, LE, U).

Boris has never been registered at local employment office. He does not trust public employment services and his opinion is influenced mainly by his friends' experience who were registered but did not receive offer for job. So, he does not expect support from the state (Boris, 26, M, LE, NCJ).

In addition, many of these participants had never received any form of state support – labour market services, social assistance or family benefits. Only the young women had received some kind of family allowances offered to low-income mothers of small children.

Only one of the young people from this group had participated in an active labour market policy programme. There are grounds to believe that the main reason why youths do not participate in measures and programmes offered by public employment services is their lack of awareness of the available possibilities. In addition, the interviewees mention that there is a lack of sufficient support at institutional level for people in difficult health conditions, i.e. public services do not fully consider the individual situations of handicapped youths, and therefore, according to the respondents, the public servants and professionals do not efficiently adapt service design and delivery mechanisms to people with special needs.

Other risk factors: Discrimination

Discrimination is another factor that increases the risk of social exclusion of the young people from this group. Some of the interviewed young people from Roma origin share that when looking for a job they were unfairly treated by the employers on these grounds and believe that ethnic discrimination is a major obstacle for them to find a job.

Valya is 20 years old, lives in Roma neighbourhood in Montana. She has secondary education, has a certificate for hairdresser. Now she is unemployed but is actively looking for work. Valya tells that she has been to many interviews and when the employer sees that she is from Roma ethnicity just promises that he will call her but after that nothing happens (Valya, 20, F, ME, U).

2. Participants at increased risk of social exclusion

This category consists of people from various education backgrounds, ethnicity and occupational status. Here we included 15 (ten men and five women) diverse cases – individuals with upper secondary education, but also with tertiary; people who had no job but also who worked on temporary contract or had participated in employment measures; youths from Roma minority group but also many Bulgarians. Ten out of 15 cases are from the Montana district, Northwest region. What is common for all young people from this category is that they experience economic difficulties and obstacles to participate in



different spheres of human life in which inadequate participation might trigger social exclusion. The young people from this group do not experience so severe material deprivation as those included in the first category. However, we can summarize that these young people are not capable to do things that they define as valuable for them: to enjoy a decent and comfortable standard of living; to be emotionally healthy; to enjoy family and social relationships; to be independent; to have access to qualitative education; to have access to good/secure job. All these demonstrate one more time the multidimensional and multi-layered character of social exclusion when deprivations and exclusion in one sphere lead to deprivations and exclusion in another one. What is of significant importance for young people's life from this group and what helps them to cope with the difficulties is informal support, most often from family but in some cases also from NGOs and friends.

Education and work pathways

Most of the young people from this category have upper secondary education and only two of them are university graduates. Many of the participants shared that they had intention to continue studying in university, but the lack of means stopped them. As we already noted, most of the youths from this group are from the city of Montana where there is no university. This means that apart from the cost for education they need money to rent a place to stay in. In addition, the cost of living in big cities is much higher compared to the smaller cities. So, not surprisingly, living in a bigger city is not affordable for most of the young people and their families. We observe again the vicious circle mentioned above – the lack of financial means limits the access to quality education that place the young people in situation to occupy low qualified and low paid job.

An example of how financial difficulties prompted young people to abandon higher education and specialization that would enable their career in the future is the case of Kremena.

She is 28 years old, born in a small village in Northwest Bulgaria. After completing secondary education in Montana, Kremena began studying at the Medical College in the capital for X-ray technician. During her studying she was supported financially by her parents, but she was also working in the meantime. Despite all these efforts, the money was not enough for her living in the big city and she had to interrupt education (Kremena, 28, F, ME, TE).

As far as working paths of the interviewees facing increased risk of social exclusion are concerned, we can divide them into two subgroups – those who are unemployed and those who are employed (on temporary contract or in non-contractual employment) but due to low remuneration have concerns about covering their life expenses and their future.

The first group consists mainly of youths from Montana district. As we have already mentioned in the beginning, the unemployment rate in this region is very high, much higher than levels in Sofia (the second region in our sample). In the Northwest region



(where Montana is) the unemployment rates are twice than those in Southwestern Bulgaria (where is Sofia) – accordingly 10,4% and 5.4%. This makes the competition between job-seekers very strong. In addition, employers tend to hire employees who have sufficient working experience, e.g. had a job before. Also, most youths from this group reported that existing jobs in Montana are of low quality with very low payment.

Mira is living in the town of Montana at her parents' place. She has been unemployed for a couple of years. After leaving the school, she intended to go to the city of Sofia, but remained in the town of Montana due to reasons of personal character. To some extent, she regrets that decision because she is disappointed with the quality of existing jobs in the region – the remuneration is low, the social protection is insufficient, and employees are often forced to work overtime without being compensated for that. In her point of view, the employment situation of young people in the region is not favourable. She had applied many times, but the employers did not decide to make a job offer to her. She believes that employers prefer to hire more experienced people with their own family. Mira is worried about her job prospects. She does not think that jobs available in Montana are appropriate for her (Mira, 24, F, ME, U).

As a result of unemployment and low income the interviewees share that they are ready to work in the shadow economy sector without labour contract and formal social protection in order to avoid any kind of additional payment (taxes, social and health insurance contributions). Although this practice is considered as a strategy to cope with the existing financial difficulties, it increases the insecurity and risk of social exclusion for the young people.

The low remuneration is not a problem only for low-skilled jobs but also for some employment positions that require tertiary education. Two young people with tertiary education having a job are also included in this category. The reason is that during the interviews they reported low remuneration and inadequate earnings, the feeling of insecurity and the lack of family support. One of them had graduated in Psychology and the other one in Social work. Both young men like the job they have but share that the remuneration is a cause of serious concerns. Therefore, they had to deprive themselves of many things. Inadequate earnings negatively affect the process of family planning and they were forced to postpone the moment of creating their own family. This is so despite the fact that at some point in time they had already moved out from their parents' home:

Petar is born and raised in Sofia. He graduates with a degree in Psychology though his parents insisted on him studying engineering specialty that would ensure him a craft. He himself was aware that it would be more difficult to find work, but decided to follow what is interesting for him. After graduation of university he failed to find a job and decided to participate in a youth labour market program, more specifically in an internship for university education graduates without job experience. After the completion of the internship, the interviewee continues with the same employer for whom he works till now. Petar believes that what he works now does not provide him good living conditions for the low pay. He is convinced that with the salary that he receives, he cannot support a family and he is worried that when he decides to have such he would find another better



paid difficultly. For the last two years the boy lives outside his parents' home, but not completely alone, with roommates on rent, because it is impossible for him to meet absolutely alone-all costs and bills (Petar, 29, M, HE, PE).

Such cases are examples against the commonly spread belief that employment is the best way towards social inclusion – the quality of employment is much more important.

Informal social support

The main reason for including these interviewees into the group of young people facing an increased risk of social exclusion instead of that of high risk is the informal support they receive. Most of these young people admit that they rely on the financial support from their families (parents or partner). In some cases, the individuals are entirely dependent on the financial help of their parents because they do not have any income or receive low salaries. It could be said that the family is perceived as the main protective factor for almost all interviewed young people. The fact that some youths receive material support from their parents does not necessarily lead to integration into the labour market (O'Reilly et al., 2015: 7). But such support does enable youths to spend more time looking for better work. Those who lack this support are often forced to take any job – including low-paid, under bad working conditions, in grey sector which does not protect them against social exclusion.

The case of Vania is an example how the family's support gives the young person security. Vania was born in Montana where she currently lives with her boyfriend and his parents. She graduated from secondary vocational education and began looking for employment. Vania intends to serve for one year and then to continue her education at the university. She has plans to complete higher education - music and get a job as a teacher to have a group of children to work with her and give concerts. Vania receives financial and moral support from her mother and sister that helps her to follow her dreams - to study singing, dealing with music (Vania, 23, F, LE, U).

Mona has a very short work experience and relies entirely on her parents. She even receives BGN 10 a day which she uses for going out with friends (Mona, 20, F, ME, U)

Many young people mentioned also that for finding a job they would turn to friends and acquaintances to help with finding it.

Viktor does neither expect public support from the state nor is he convinced that he will receive it. In case of job loss, he will turn to acquaintances or friends but not to local employment offices, which he does not trust (Viktor, M, 27, ME, PE)

Autonomy pathways

We have already mentioned that most of the young people in this group are unemployed or occupy temporary and low-paid jobs. Unemployment and inadequate income are the most frequently mentioned factors that the interviewees consider in relation to the



decision whether to leave the parental home and create their own family. Most of the interviewees from this category (especially those from Montana) still live with their parents. Those who had left their parental home live together with roommates or partners/spouses in order to share the expenses.

Almost all individuals from this group admit that they are still economically dependent on their parents which forces them to postpone decision about residential emancipation and creating own family.

Currently, Koko, 27-year-old man from Montana, is employed as a barman and waiter on a temporary basis – only for the summer. He is living at his parents' place. He would like to live independently, but due to financial constraints he cannot afford to move in a rented flat. Koko thinks that his unfavourable labour market situation has important economic and social consequences. The lack of regular incomes prevents him from establishing his own family. In his point of view, young people can find a job, but most of the existing jobs are not well paid (Koko, 27, M, ME, TE).

The inability to leave the parental house despite their willingness to do so leads to dissatisfaction with the current situation for many young people from this group. Despite this many respondents mention that they feel themselves physiologically independent, especially in terms of decision-making.

Ivan is a young man of 19 who in 2015 graduated from upper secondary education. Currently he lives with his parents together with his brother and younger sister. But there is a desire to be independent, he does not like that he currently has to be supported by his parents. Despite this he feels independent in a sense that he can take decisions alone and make his own choices (Ivan, 19, M, ME, U).

Well-being and health

Most of the young people from this group shared that they are not satisfied with their life in general due to the economic constraints. Individuals living with their parents evaluated their standard of living as normal, but it is not sufficiently good. The youths who live outside the parental home and pay rent share that it is very difficult for them to provide good living conditions. Describing their everyday life while they are out of work, the young people admit that they have more time for themselves, to meet friends, but that does not make them more satisfied. On the contrary - it makes them think that their welfare is worse compared to the friends having paid jobs.

Another factor affecting the well-being and the physical health of some of the young people in this group is the temporary disability. Several interviewees say they have survived traffic accidents, after which they have to change their plans for training and work, and as a result they are also deprived of things they consider important. Despite the worse health situation, support they receive from the family is a protective factor that mitigates the risk of social exclusion.



Sotir suffered a crash before three months of which he is still recovering. The worst was that injured his hand and doctors told him he would need about a year to fully recover. This incident forces him to postpone his plans to become a police officer but he is optimistic that everything will be ok and next year his hand will be fully recuperated. He evaluates his standard of living as normal, but compared to his friends who work he is worse because he doesn't have enough money for pleasures and vacations (Sotir, 20, M, ME, U)

For some of the young people the unemployment and jobs precariousness cause psychological discomfort. This is in line with other studies, which have shown that unemployment increases mental stress, depression, and decreases life satisfaction and self-esteem (Bell and Blanchflower, 2011; Drydakis, 2014).

Mira is concerned about the social aspects of her life. Her participation in social life is seriously harmed. She has to stay alone at home experiencing deep boredom. She cannot hang out with friends or be engaged in entertaining activities such as sports, dancing, and drawing. These are activities which she highly values. Therefore, Mira is experiencing a deep psychological discomfort with regard to her living conditions. Being unemployed for a long period of time, she is missing social interactions with colleagues and friends (Mira, 24, F, ME, U).

The interviewees from this group feel alienated from their peers; moreover, they experience a deep feeling of hopelessness and powerlessness for improving the situation in Bulgaria. As a result, many of the individuals of this group find no sense to stay in Bulgaria and are ready to leave the country in searching for better working conditions and higher salaries. This is the reason why many of the young people from Montana express a greater willingness to seek work abroad than to move to another, larger city in Bulgaria, which has more possibilities to find work.

Formal support: State policies

Half of the participants in this group had never been registered at the local employment office and never received support from there. Only one of the participants in this group had received unemployment benefits. Another six people had participated in various programs proposed by the public employment services for unemployed people – training courses (a course in computer literacy) or internship program. Nevertheless, for almost all of them this participation did not lead to any change of their employment status.

The only exception is Petar (29, M, HE, PE) who had participated in a program to provide experience to young people up to 29 with no work experience in their specialty. He appreciates his participation and the measure as a whole in a positive way. Although he found his current job through a program he recognizes that if he was now looking for work, the "Labour Office" would be the last option, to which he would turn.



In the narratives of these young people we observed lack of trust in the state institution and negative views on the policies' role. The assistance provided by the state for young people is defined as inadequate and insufficient.

3. Participants at low risk of social exclusion

In this category we included 12 cases (two men and ten women). The majority of these youths have participated or are currently participating in youth-targeted active labour market program that provides 9-month internship at public administration for university graduates or subsidized employment. Three out of twelve have never been part of any political measure or youth employment program. All young people from this group can rely on their parents and most of them receive financial support from them. The reason for including these cases in the category low risk of social exclusion is because of the following protective factors: strong family support; high education that can be used for finding decent work; participating in the labour market and collecting experience in the speciality the young people have studied.

Education and work pathways

Only two of all participants in this category are with secondary education. The rest are university graduates. The young people from this group have a linear development of the educational path - immediately after the secondary education, they have begun to study at a university. A problem arises when they graduated and began to look for a job. Only two of them had no problem with finding a job in their speciality - Ekaterina and Kiro - who began work at the time they were still students.

Ekaterina has always wanted to be a teacher therefore she has attained tertiary education in the field of initial pedagogy. Her working career started as an intern at the same non-governmental organization which she is working at the moment. After a period of three months, she was offered to sign a permanent labour contract and she accepted. At the time of the interview she has been working there without interruption (Ekaterina, 25, F, HE, PE).

Kiro studied medical specialty (medical laboratory assistant) with specialization in food microbiology for which there is a strong demand in the labour market in Bulgaria, he began working on it before he graduated. After that he graduated from second high education - Health Management which is related to his career advancement (Kiro, 27, M, HE, PE).

Despite that these two young people have managed to find job in their speciality, they still have or had in the beginning of their careers problems with covering their living costs. Ekaterina is still living with roommates and Kiro has been living in the parental home one year ago and had received financial support from his parents for buying a flat for his family. Now he has to work two jobs to maintain this standard of living for him, his wife and their two children. That is, except the personal initiative, the informal support from the family, it must be taken into account of the broader context in Bulgaria. Namely the



overall situation in the country makes Kiro experiencing uncertainty and therefore he cannot imagine his life even after one year.

However, the majority of the interviewees with tertiary education from this group failed to find a job after their graduation from university because they did not have any work experience. Those of them who were working during their studies had seasonal/low skilled jobs or were working without a contract and therefore they cannot prove to employers or employment services that they have formal employment experience. Therefore, they decided to participate in youth labour market policy program. It could be summarized that the young people from this group are satisfied with the opportunity that they received from the state to find a job corresponding to the field of their studies. The main reason for this is that it allows people who have no experience, to be able to gain experience and confidence. According to the participants, this is the most important benefit of the program, because the employers in principle are not willing to hire people without any work experience. This makes young people and especially recent graduates not competitive enough at the labour market.

Biliana is a university graduate of jurisprudence. After graduation, she tried to find a job corresponding to the field of her studies, but her efforts remained unsuccessful. She registered herself as an unemployed and received a proposal to become an intern (for nine months) at public administration, as a part of a labour market program. Thanks to it, she is now an intern at the Ministry of Regional Development and Public Works. The internship corresponds to her education and she is very pleased with that fact (Biliana, 27, F, HE, TE).

Dona graduated from Sofia University with specialty in employment and human resources. At the present she is working on her specialty with a nine-month employment contract under the "Career Start" program at the "Human Resources" Department of the Agency for Metrology and Technical Supervision, a job that she likes very much (Dona, 24, F, HE, TE).

Petia graduated as a bachelor in Regional Development. Currently she is involved in a youth employment program and she is satisfied despite of the low remuneration (Petia, 23, F, HE, TE)

Informal social support

As we mentioned above, the low remuneration in Bulgaria is one of the factors that increases the risk of social exclusion of young people. The young people from this category also face it but the main protective factor here is the informal support, more specifically – the family. Some of these young people live at their parental home, because they can not afford to live independently. Other live separate with roommates or partner but receive financial help from the parents in order to cover their expenses.

Anton lives with his parents, who support him during his studies. He is fully supported by them - does not pay for food, housing, they help him financially (Anton, 24, M, HE, TE).



Currently Katya is living with her parents. At the moment, she does not plan to move to a place of her own. The reason is that she does not feel such a need – the current situation corresponds to her expectations and she is satisfied with it (Katya, 29, F, HE, TE).

On the other hand, the informal support for many of the young people from this category means also transmission of social capital that is especially important when young people are looking for a job under conditions of crisis and high unemployment (Berloff, Modena & Villa, 2011).

Ani shares that her parents have a close acquaintance who can give her a job within her specialty (Ani, 24, F, HE, U). Ekaterina relies on the support both of her friends and colleagues in order to advance in her career and to cope with eventual situation of becoming unemployed (Ekaterina, 25, F, HE, PE).

Autonomy pathways

It could be said that only one interviewee of this group is fully independent. Kiro lives with his wife and two little children in their own home, he receives regular income from a permanent job that allows him to pay a loan for a new car. It should be emphasized however that a year ago the flat was bought without credit, but with the financial help of his parents.

The rest of the participants in this category can be divided into two subgroups. The first subgroup consists of those young people who leave their hometown because the university is located in another place. In this form of housing autonomy many of the youths continue receiving financial help by their parents, i.e. they are not financially independent. This refers mainly to the young people who are included in the above mentioned youth-target labour market program because as interns they receive minimum salaries.

The second subgroup consists of those individuals who live at the parental home and the level of their earnings makes them believe that more or less they are financially autonomous. Despite of lack of housing autonomy in many cases these young people manage to save which is considered to be an important part of material security.

Poly, 25-year-old woman, she is studying in high education and she is with a permanent work contract. However, she still lives in the house of her parents, along with her brothers. For her, independency is very important. Therefore, she pays her bills since she was 18 years old, but what still hinders to call herself truly independent is that she does not have her own home. In this regard, Poly is considering a loan with which she will buy her own home, but first she wants to complete her education to make sure she can find a well-paid job and has no worries about paying the instalments on the loan. Poly postpones starting a family and having children due to the financial uncertainty (Poly, 25, F, ME, PE).



Despite the economic hardships, many of the respondents from this group tend to be more optimistic, self-confident and psychologically independent compared to the previous two groups. The reasons for these could be found in the family support they can rely on, the high education they have and the own activity and initiative that give them hope for a better future.

Well-being and health

All young people facing low risk of social exclusion have health insurance and do not mention specific health problems. Most of them shared positive views about their current wellbeing. In contrast to other two groups, these young people, in most of the cases, are optimistic about the future. The main reasons for this are the support they get from parents and their education through which they can find jobs of better quality. Individual factors are also important here – young people from this group manifest active attitudes towards the problems – they are ready to face the challenges and show high willingness to deal with them.

Here again the problem with low remuneration in Bulgaria is stressed. Even the people who have better life trajectories experience stress and anxiety because they have to work two jobs, take extra shifts or seek out sources of income to maintain a relatively good standard of living.

Kiro works two high qualified jobs, which is associated with more load and stress. This is obvious when he compares his life with those of his parents (Kiro, 27, M, HE, PE).

Poly recognizes that she works except overtime where pay is higher, but also in the sphere of the informal sector, always includes in activities that can bring her income. The additional work affects negatively the health of the respondents (Poly, 25, F, ME, PE).

Formal support: State policies

In this group most of the young people have been or currently participate in the program “Career Start”. The assessments of the participants are positive because the program gives a good opportunity for work experience that they do not have. The most common reasons for the negative assessments mentioned by the young people are the low wages, the short period of the program and the insecurity after the end of the program.

The main reason for not participating in policies of part of the individuals from this group is the belief that the state support is for people in need who do not have any other opportunities for dealing with the situation. Many of the people in this category are convinced that they are able to cope with the difficulties in their life due to their own efforts and the support received by their informal network.

Summary and Concluding Remarks

We can sum up that the young people being at high risk of social exclusion experience the most severe forms of social exclusion and material deprivation, often live in a



deprived urban area inhabited mainly by people belonging to minority ethnic group, have low or none education, their families have no means for support – neither financial nor social capital.

The young people who are at increased risk of social exclusion in our sample are most often from Montana – one of the poorest regions in Bulgaria (and in Europe), most of them are with secondary education, unemployed or with precarious job (including in grey economy). The young people from this group do not experience severe material deprivation as those included in the first category but face strong economic difficulties that hinder them to do valuable things for them.

The third group consists of young people with tertiary education, who are employed (including as interns in the framework of employment measure), experience financial difficulties but in much lower degree than the other two groups (especially compared to the first one). The threshold between the groups, more specifically between the second and the third group is very sensitive and hard to be placed because the cases have more similarities than differences.

In general, we can conclude that the main protective factor for the Bulgarian youths is the family. Although in different degree, almost all young people admit the significant role (as emotional and financial support) of the parents in their life. Very often, our participants tell us about their deep disappointment of the role of the state with regard to the opportunities for development of young people in Bulgaria. In addition, we have observed that a lot of Bulgarian youths are in so called “unfavourable inclusion” (Sen, 2000) – when they are part of the labour market but this does not lead to decent life.

What most Bulgarian young people we talked to are looking for is a steady job with an income that allows them not only to meet the most pressing needs, but also to allow activities specific to people of their age. What we could see are young people trapped in a vicious circle because of such cumulative causes as material poverty, lack of an individual strategy or plan, lack of appropriate support from state and/or family and informal organization, lack of education or career orientation, and disability. Crucial to the successful path of the young people is the presence of a supportive environment (from parents, teachers, and informal networks, state institutions) and active agency from the young people themselves. However, no matter how active a young man/girl is, his/her life is influenced by the general context in which he/she lives - economic and financial uncertainty, limited labour market opportunities, inadequate policies, ineffective institutions. All these, push young people to emigrate in searching for better life abroad.



4.2.2 The Estonian case⁵⁴

Epp Reiska (Tallinn University)

A brief account on the national context

In 2016, the economic situation was good in Estonia, the unemployment had fallen since 2010 and reached 6.8% for the whole labour force. Most of the age group of 15-24 are still in educational system. The employment rate is 37%, which is higher than EU average (34%) probably due to the widespread strategy, especially among university students, to work in parallel with their studies. In 2016, youth similarly to overall population, most often worked in two sectors: either in manufacturing or construction (dominated by males) or in wholesale and retail trade (dominated by females). Youth is clearly overrepresented in accommodation and food service sector.

Youth has been always more exposed to the unemployment, also in 2016 their unemployment rate was twice as high compared to the total population – 13.4%. At the same time, unemployed youth were more successful in exiting unemployment. From all labour force, almost half have been looking for a job longer than 6 months, from youth, only one third experienced over 6-month job search. Unemployment also harms the material situation of youth less compared to the overall population. One quarter of unemployed youth had big problems in managing to cope financially, for total labour force it was as high as 40% (Statistics Estonia, 2017). In Estonia, unemployed youth is more likely to live with their parents which probably cushions the consequences of unemployment (Baranowska et al, 2016).

Methodology: National sample and procedure

The empirical material used in the report consists of 53 interviews. 29 of the interviews took place in the two largest cities of Estonia Tallinn and Tartu and 24 in counties located near the south-eastern border of Estonia and a county at the north-eastern border. In total, there were 28 women and 25 men participating in the interviews, the sample has similar gender balance in two of the regions as well (same applies for next characteristics of the interviewees as well). To achieve a more equal age distribution, 24 interviews out of 53 were conducted with 18-24 year-olds and 29 interviews with 25-30 year-olds. In terms of education, a sample target was set at reaching youth with low (ISCED 0-2) and medium (ISCED 3-4) levels of education, as these groups face more difficulties on the labour market. Thus, 23 of the interviews were conducted with individuals who have completed up to lower secondary education, 19 with those who have completed upper secondary education (among those three with vocational education) and two of the interviews with those with post-secondary non-tertiary education. Finally, nine interviews were conducted with participants who have higher education certificates (among which one ISCED 6, others ISCED 5). Occupational status of the interviewees at the time of

54 A previous version of this report was published in the Except Working paper n. 23, <http://www.except-project.eu/wp3-78/>



the interview was as follows: 37 unemployed (of which 5 on childcare leave), 10 temporarily (fixed-term contract, seasonal work, jobs on call, etc.) or unofficially (without a contract) employed, 2 NEET-youth and 4 employed. In total, 29 interviewees have been involved in policy measures aimed to reduce unemployment and the risk of social exclusion, while 24 have not. In the case of Estonia, it is important to consider ethnic background of an individual because this influences one's chances on the labour market, especially in connection with knowing Estonian language. Therefore, 10 interviews were conducted with youth belonging to ethnic minority, i.e. Russians.

The categorization of the participants into three groups according to the risk of social exclusion, has followed the guidelines (Figgou & Unt, 2017) elaborated above (General Methodology Section). A detailed description of the three groups is given in the following section.

Results/Typology

1. Participants at high risk of social exclusion

The group at high risk of social exclusion consists of youth who experience at the same time labour market exclusion or risk of it and are at risk in both of the key dimensions of social exclusion: economic exclusion and social isolation. From the Estonian sample 12 young people, 6 women and 6 men, 7 aged 18 to 24 years and 5 aged 25 and above, belong to this group. All women and one man in this group are parents. Three of them raise families with three and one with two children. The others are single men.

Education and work pathways

The dominant feature of group is low education level: only lower secondary education or even not that. However, there are two exceptions: one interviewee has upper secondary and other vocational education. The reasons for this lie mostly in the family background of the interviewees: bad relations within the family, divorce, alcoholism and/or poverty. This has led to dropping out of school because either the environment at home did not support studying or the young person started working. The decision to start working has been either because the young person needed to support themselves (because of being kicked out of or left the parental home) or felt obligated to alleviate the financial burden of parents.

Artur (27, M, LE, NCJ) comes from large family, which experienced financial difficulties. He started working already during the summer holidays when he was in lower secondary education to earn money for the school supplies. The relationship with parents has also been difficult and at some point, he moved out of the parental home to live with one of his brothers. During the summer before 9th grade, Artur found different odd jobs and concentrating on those, dropped out of school before acquiring lower secondary education.

Besides poor relations within the family (or maybe because of it), learning difficulties and anxiety have played a role why the young people have dropped out of education. For



women having a baby at young age has been one important factor. Interviewees who have dropped out of vocational education also mention that the chosen subject didn't interest them. It seems that the choice of going to vocational education has been due to poor results in lower secondary education and not interest for the vocation itself.

Vladimir (25, M, ME, U), who graduated from lower secondary education with difficulties, went to study building in vocational school, because his parents told him he should learn a profession and no other school would take him. He says it does not interest him and the work experience as a builder made him understand that he doesn't like the work either. He is unemployed.

Several interviewees have felt the need to continue their education later and entered vocational or upper secondary school for adults, some more than once. However, living independently (see the section on autonomy), studying and working or raising small children at the same time has proved to be difficult and none of them has been able to graduate. Some interviewees have given up the idea of ever reaching higher level of education, others have put the plan on hold and hope to continue some time in future when the children are bigger or the financial situation is more stable.

All the women in this group are on parental leave or taking care of small children at the time of the interview. The men are either working unofficially or unemployed. The most dominant pattern in the work experience of this group is to have several short-term (sometimes also seasonal) unofficial low-qualified and low-paid jobs. Often in-between these experiences have been shorter or longer periods of unemployment. In case the job has not been temporary the contract has been ended voluntarily because of conflicts with colleagues, not being paid as agreed or for health reasons.

Mai (29, F, LE, U (parental leave)) has very little official work experience. Before the birth of her first child, she worked officially at a counter selling strawberries. As she became pregnant for the first time this job was not suitable for her anymore. Later (the last 8 years) she has occasionally worked unofficially as a babysitter and has one official work experience as teacher's help in kindergarten, which she quit because of stress-related symptoms after 2 weeks.

There are also some interviewees, who have almost no work experience because soon after leaving school they had their first child and have been on parental leave since (sometimes with several children in row). The similar pattern in working path is visible also in the second group, but in the cases included in this group the risk of social exclusion is higher due to the familial situation: the women here are either single mothers or the current partner is also low-educated and unemployed.

Helenas (24, F, LE, U (parental leave)) only work experience is from the time she was in lower secondary education and worked unofficially as cleaner when she had time off from school. After dropping out of school she had three children and has been on



parental leave most of the time. Now she feels anxious about going to work and is afraid no one will ever hire her because her lack of experience and education.

Another distinct pattern is the effect of criminal punishment upon the working career. Some men in this group have had longer, official and permanent contracts in either construction or production, but after being in jail are finding it hard to find a similar job. Therefore, they are doing unofficial short-term work instead. Debts also affect them to aim for unofficial work.⁵⁵

Kevin (24, M, LE, NCJ) started working when he was 16 and had permanent official jobs in construction. After being in prison he has found it hard to find a similar job and has worked unofficially and part-time. The latest jobs he has found through relatives and acquaintances since employers are reluctant to hire a man with criminal past.

In this group also, geographical disadvantages become visible: interviewees living in areas of high unemployment find themselves more often in high risk of social exclusion. The opportunities are extra limited for those who live outside of county centres and do not have a car, being then only dependent on public transportation.

Vladimir (25, M, ME, U) lives in the border town of Estonia and Russia. Despite his vocational education in building, he says that in this area, he would be only paid minimum wage and he is not willing to work for that. As he has support from UIF⁵⁶, local municipality and his mom, he can have the same amount of money without working.

Informal social support

The dominant pattern for this group is to have limited social connections because the relationship with parental family is bad and/or there are not many friends around to support the young person. Many in this group have bad relationships with parents, either now or in the past. Although some have found a way to reconnect with the parents, this has not led to a supportive relationship. Some have parents or siblings living in other countries, which furthermore increases their isolation. Still, even those, who do not have support from their parents, often have some other relative who helps them in case of need: brothers or sisters, partner's parents etc.

Helena's (24, F, LE, U (parental leave)) mom lives in Finland and sister in Australia. They support her with the occasional 20 to 100 Euros, but Helena feels she has to manage alone. She says that her parents have always said that when the child has left home she is on her own.

⁵⁵The bailiff has the right to take money from the bank account of the debtors so they prefer being paid in cash to avoid paying their debts.

⁵⁶ Unemployment Insurance Fund



As mentioned earlier, the young people in this group often come from households which experience financial difficulties or unemployment. Even if the relationship within the family is good, the parents are not able to give significant financial help or help with contacts, which could be useful to find a job as they experience the same problems themselves.

There are however exceptions: some young men in this group have a good relationship with their parents and the parents are able to support them financially. They however lack social connections outside the immediate family. In two cases this is due to depression which has limited their connectedness with the outside world and one interviewee says most of his friends have left the (disadvantaged) area he lives in.

Siim (24, M, ME, U) says he did not have many friends at school and after graduation suffered from depression for several years. He continued living with his grandparents and siblings. Recently he feels better and is trying to re-establish connections outside the family circle.

Almost all interviewees in this group state they do not have many friends or the friends they had have become distant or moved away. Those, who say friends help them usually mean by forwarding job offers.

Lotta (30, F, LE, U) describes how she used to be very social and had many friends, but lately when she has been unemployed, living at her parental home in the countryside, taking care of her stepbrothers three children, the friends she had have disappeared and she feels lonely.

Autonomy pathways

There are different paths to housing autonomy within this group. Majority lives independently from their parents and have done so for a while (which is often due to the poor conditions or bad relationships within parental household). By the time of the interview, there were three different housing arrangements they had reached. Most often, they have moved out from parental home, but ended up living with other relatives or partner's family. This is often due to the lack of resources, which does not enable them to rent or buy their own place. The one's who rent are only able to thanks to subsidence benefit⁵⁷. Two of the interviewees own their apartment. It has been bought with either inheritance or money the parents have accumulated and although the living conditions are not good, this gives a sense of security.

Mai (29, F, LE, U (parental leave)) lives in one room apartment with her two children. Her stepfather made sure she would have a place to live after she moved out from parental

57A benefit, which is part of the social protection system paid when all other measures of the alleviation of poverty haven't been effective. The benefit is calculated using the formula: subsidence benefit=subsidence level (fixed amount per family member)+permanent costs of a living space-income.



home at 16 because a fight with her mom and arranged for the apartment to be bought to her for her grandmother's inheritance. Although the apartment is very small, it enables Mai to manage with benefits she gets.

Lastly, three young people live in their parental home. Two of them were the boys described above having good relationship with their family. However, in one case it can be said that the interviewee is trapped in intolerable conditions, but unable to move out because lack of money.

Lotta (30, F, LE, U) lives in her parental home with her mom, stepfather and three children of her stepbrother who she takes care of. In past she has lived elsewhere, but has now moved back because she has almost no income. The stepfather is a drunk and smokes indoors, the relationships within the family are strained, as her mom is the sole breadwinner.

The income of women in this group consists mostly of formal support (parental benefit⁵⁸ and childcare allowance⁵⁹) and support provided by partner. Single moms manage only with formal support. For men it is usual that they have some kind of personal income in addition to formal support, from either unofficial employment or selling and buying things.

The interviewees in this group often do not consider themselves to be totally independent or adults, because the lack of financial resources to support themselves. However, some seem to have redefined the meaning of adulthood from being able to support themselves to being able to find other ways to cope (getting social support) and see themselves as adults because of that. Couple of boys, who still live at home, state that being an adult is nothing to be desired, as it is the “death of childhood” and in fact continue to live as children, despite their age in mid-twenties.

Markus (24, M, LE, NCJ) lives with his uncle and his income consists of social support and the money he receives from non-contractual jobs now and then. He considers himself very independent because for example he knows where he can get free food.

In this group of youth at high risk of social exclusion it is very hard to detect the signs of emerging adulthood. Most of them have had to start taking care of themselves quite early and there are no resources for exploring themselves and the world. Most often having a permanent stable job, renting or buying their own home etc. is a dream they crave to. There are some interviewees in this group who do not aim for official permanent job, but this is mostly due to other reasons like unofficial jobs being more profitable or avoiding paying debts.

58 The parental benefit is paid for a period of 1,5 years at 100% of average earnings based on the parent's employment in the previous calendar year. The minimum wage (430 euros per month in 2016, 470 euros per month in 2017) is paid to mothers who did not work during the previous calendar year.

59 Flat-rate payment per month for each child (from 19.18 to 38.35 depending on the age of the child)



Well-being and health

Half of the interviewees in this group have experienced mental health issues and a couple of them have issues with physical health. There are some who have been diagnosed with depression, others feel anxiety. Being out of labour market has also affected their confidence level: interviewees feel insecure, especially in new situations like applying to a job or re-entering education. The UIF has referred several of them to see a psychologist⁶⁰ and it has been a relief.

Peep (25, M, LE, U) is not able to cope in stressful working environment, but is insistent that others would receive his criticism well. These characteristics in addition to lacking education have made it hard for him to find a job and keep it for longer period. He says it makes him feel depressed not having a job. At one point he was referred to psychiatrist from UIF, he still goes there and finds it helpful. Despite that, he is applying for disability because of his mental health issues.

Others who do not talk about being depressed still say that they feel frustrated because of unemployment or being at home with children: they would like to do something with their life and/or are not able to afford many things for themselves and their family.

Karina (23, F, LE, U) left the parental home already when 14 but feels she has been stuck in one place since then. She had a child at young age and has not been able to find a job later. She describes her situation as “standstill” and it makes her feel frustrated.

However, there are couple of interviewees who say they feel well. One of them is a young girl on parental leave who feels secure until the end of parental benefit⁶¹. The other is a young man who thinks he has found the best solution to support himself with benefits and support from mother. Despite their current issues, the majority of the young people in this group express optimism about the future: life just has to get better. Their main hopes are invested in finding a job, which will improve all aspects of their life. To start with, they are ready to settle for almost any job, but see themselves finding better jobs later. Most also plan to continue their education when possible. Another visible pattern is the hope of moving abroad where the grass is greener.

There are however, couple of interviewees who express fear when thinking about future or have wavered on making any plans for the future to avoid disappointment.

The difference between the optimists and pessimists seems to lie in their previous experience: long-term unemployed and those who have unsuccessfully tried to enter labour market before are more pessimistic as those who have little labour market experience are optimistic.

60The UIF can refer the unemployed to a free consultation of a psychologist if the need for this service is recognized.

61The benefit, which is minimum wage for those who haven't worked before having the child, ends when the child is 1,5 years old.



Formal support: State policies

All people in this group, except one, are now or have in past been registered at the UIF as unemployed. As a pattern, they have had several unemployment spells and/or long periods of unemployment when they have registered themselves. The ones who are not currently registered, but have been in the past, are women who are on parental leave. Being on parental leave grants them income⁶² and health insurance which makes being registered at UIF pointless. One interviewee is not registered at the UIF because he has lost his ID and without it is not possible to register. Otherwise, he would do it.

The motivation to register at the UIF has been different. The unemployment allowance has been one part of the motivation for those who have been eligible⁶³, but by the time of the interview the period of this benefit has ended for all of them. Another motivation has been the fact that when registered at the UIF the person has health insurance. Lastly, some have been sent to UIF by social workers. Most of the interviewees describe their experiences with the counselling at UIF positively. However, despite the overall positive experience, most of the young people in this group are on the opinion that there is not much hope finding a job through the UIF.

Lotta (30, F, LE, U) has been registered at UIF twice; currently it has been half a year. She does not receive unemployment insurance benefit⁶⁴ nor unemployment allowance, as her last official job was too short to qualify for that. However, she deems it very important to have medical insurance. She has several problems with her health and would not be able to pay for her medical expenses otherwise. In addition, Lotta has a very good relationship with her current case officer and she is thankful for the psychological support she is receiving.

Half of the interviewees in this group have gone through some educational courses (for example laying tiles, cleaning services, handicraft, babysitting etc.), which were provided by the UIF. Couple more interviewees have been offered such courses, but could not participate because of childcare issues or starting a job. The interviewees are very interested in such courses as they hope these can compensate for the lack of education, but often don't have a specific course (or future career) in mind. The case officers have offered them some opportunities taking into account their profile and interviewees have taken the course, because "It can't hurt". All of them say they are satisfied with the course, but it has not helped them to find a job.

⁶²Parental benefit for those who have no previous income is minimum wage. When receiving this the person is not eligible for unemployment allowance.

⁶³The unemployment allowance is paid to unemployed persons who do not qualify for the unemployment insurance benefit, who actively look for work, who have worked or finished full-time studies, and who have an income that is less than the allowance. People who return from parental leave or have been in prison are also eligible for the allowance. The unemployment allowance is paid for a maximum period of 270 days. The allowance amounted to 150,66 EUR per month in 2016.

⁶⁴In order to receive an unemployment insurance benefit, three requirements have to be met: one must have paid unemployment insurance contributions for at least 12 months during the last 3 years, one must be unemployed involuntarily and one must be registered as unemployed and actively looking for work.



The interviewees mention also some other type of courses and services which they have received from UIF for example career counselling, labour market training (incl. writing a CV), work practice, course for long-term unemployed, short-term internship and volunteer work. Generally, the evaluations to these services are positive (except the labour market training, which some consider too basic) and there have been positive effects on well-being, but none of the measures has helped the interviewees to find a job.

Siim (24, M, ME, U) has been registered at the UIF since he graduated from upper secondary education 3 years ago. At the time of the interview, he was participating in a work exercise for long-term unemployed where the people were taught how to look for a job and could share their experiences. Siim was very satisfied with the opportunity to communicate with people outside his circle of family and felt it helped to cope with loneliness and depression.

As mentioned earlier in the paragraph about health and well-being, mental health issues are quite common in this group of interviewees. The UIF has referred some interviewees to psychologists or psychiatrists' services and it is considered very positive and substantial help by the interviewees. In addition to that, although there are negative experiences with case officers also for some interviewees going to the UIF and discussing their issues with the case manager is a therapeutic experience improving their well-being.

Peep (25, M, LE, U) has had only short-term jobs since he returned from UK to Estonia 7 years ago. In between those jobs, he has been registered at the UIF. The unemployment has led to depression and at one point; he was referred to a consultation of a psychologist through. He has gone there regularly and finds it very helpful. The case officer at UIF is now helping him to apply for disability for mental health issues.

Involvement in policy initiatives outside the UIF are not common. Some interviewees have been in contact with the local social worker and receive subsistence benefit. However, since eligibility to receive the benefit is linked to the total income of all household members, youth living with parents or a partner with stable income are not eligible to receive it. Those receiving the benefit complain about the bureaucracy involved. Some interviewees also receive disability benefit, which however is small and does not have significant effect on their financial coping.

Helena (24, F, LE, U (parental leave)) has three small children and is living with the father of the youngest who is also unemployed. The social services cover for about half of her rent and utility bills. She is not pleased with the way the benefit is calculated because every sum of money she receives on her bank account is considered income and the amount of support is reduced. She also thinks that getting the subsistence benefit is the reason why the child welfare is keeping an eye on the family and dislikes being controlled by them.



There are couple of examples of participating in programs for unemployed provided by NGO-s, but this seems to be an exception, as such programs are not very common in Estonia.

2. Participants at increased risk of social exclusion

The second group in increased risk of social exclusion consists of youth who experience at the same time labour market exclusion or risk of it and are risk in one of the key dimensions of social exclusion: economic exclusion or social isolation. In the case of Estonian sample, the vast majority of the people in this group experience economic exclusion and only two face social isolation. There are 20 interviewees, 12 women and 8 men, 6 aged 18 to 24 and 14 25 to 30 years in this group. About half of the interviewees have children: five have one child, three have two and one has three children. None of them are single parents.

Education and work pathways

The educational levels of interviewees in this group are from one to the other end of the spectrum: three have education level below lower secondary, eight interviewees have lower secondary education, five have upper secondary or vocational education and four have higher education.

Among the interviewees with less than lower secondary education two had repeated a class during their studies and reached the end of compulsory education (17 years of age) when in 9th grade. One of them dropped out herself, because she did not like going to school and had problems at home, the other was kicked out because absenteeism. The third interviewee was at the time living in Spain and dropped out because he wanted to start adult life. Also, his parents weren't there at the time to advise him. All three interviewees regret dropping out of school and see the disadvantages of having so low educational level on labour market. They think about continuing the education, but familial obligations (two of the interviewees have children) and need to support oneself make it difficult.

Jaano (27, M, LE, U) was left to repeat a class in lower secondary education. When in 9th grade he became 17 years old (end of compulsory education) and was kicked out of school because absenteeism (he says his grades were fine). He tried to graduate next year in evening school, but did not succeed. He sees that having such low level of education is an obstacle for him in labour market. In future, he hopes to graduate while working at the same time.

Among the women in the group who have acquired lower secondary education, having a child has been a decisive moment when the educational path has been broken. The three women play with the idea of continuing their education at some point, but in their current situation they do not see possibilities for that, as taking care for children and improving the financial situation of the family is a priority.



Aveli (27, F, LE, PE) dropped out of 9th grade because she got pregnant and was too embarrassed to go to school. She managed to finish lower secondary education 2 years later just before her second child was born. She thinks that some time in future she will continue her education but has no concrete plans, now the family's financial well-being is the main concern.

The men in this group have different stories. Three of them have dropped out from either upper secondary or vocational education because financial or personal problems. Two of them have weaved on the idea of graduating because they see no need or no possibilities (because having to support oneself), one, who was really close to graduation would like to do it but the study program has changed and it isn't possible anymore (without taking many extra courses). One interviewee had hard time acquiring lower secondary education and has no plans on continuing. Another dropped out already in 7th grade and continued education until 11th grade and 1.5 years of vocational studies while being incarcerated. He dropped out because he was freed from prison. He says he has thought of continuing, but now being a family man and 30 years old, the right time has passed.

Deniss (28, M, LE, NCJ) had hard time getting ahead in school in lower secondary education because his mom was sick and could not work so he had to start working already when 14. He managed to graduate and started studies in carpentry in vocational school, but dropped out in the third year because his mom died and he had to start support himself fully. He has thought of completing his studies or getting upper secondary education, but says he does not have time to study because has to support himself.

The educational path of interviewees who have acquired either upper secondary or vocational education has been rather smooth. Three young people have tried continuing their studies to the university, but dropped out because they did not like the profession or were not accepted to the desired program. They don't plan to continue in formal education rather take courses or learn through practical experience. Two women in this group have had breaks in their educational path because of having children and plan to acquire university education when children are older.

Nora (24, F, ME, PE (part-time)) did not know what she would like to study so she decided to work for a year after upper secondary education. Then she started studying economics and entrepreneurship, however 1.5 years later she felt that this was not for her. The following fall she started studies in IT, but by spring had understood this also was not what she wanted to do. Then she tried to start studying public relations, but was not accepted. She does not plan to go to university again as she feels she needs rather experiences not education to be good at what she would like to do (project management and organizing events).

Three of the university graduates have acquired this level of education smoothly without breaks one had breaks because of having children. Two of them are now considering



learning something different either because new interests or health issues, which do not allow pursuing a career in the field previously chosen.

Reena's (27, F, HE, U) educational path has been one straight line from upper secondary education to master's degree last year. She had considered continuing her education on PhD-level, but now would prefer working to studies.

Over half of the members of the group are currently unemployed (12), four work unofficially, three officially and one is on parental leave. There are three different patterns of working path almost equally present in the group of increased risk of social exclusion: (almost) without working experience, many different low paid and low skilled jobs, stable career path.

About third of the interviewees in this group have no working experience or it is limited to seasonal or short-term work for example during school holidays. This pattern is characteristic of mothers and not connected with their educational background. These interviewees had their first child before entering the labour market. Therefore, their work experience remains to the time of the studies. Several of them have more than one children and they have experienced a cycle of parental leave-unemployment-parental leave again. Similar pattern was present in the group of increased risk, but for these interviewees the social network of partner and parents is stronger (see also the part about informal support). They also have in general higher education level which will probably make the transfer to labour market easier compared to the mothers in the high-risk group.

Tuuli (27, F, ME, U), a mother of two, has never had an employment contract. Her work experience is limited to seasonal work (for example picking strawberries), the internship she has done during her studies, work rehearsal organized by UIF and temporary work at a company of a friend. She was registered as unemployed before the birth of her second child and has registered again now, when the child is ready to go to kindergarten.

In addition to the women with children, there are two men without almost any working experience. Neither of them is interested in finding official employment and currently they earn by buying and selling cars and car parts. The reasons for this are different. One of them just does not want to work and has found ways to managing otherwise, the other has enormous debts, which would be deducted from his official income if he had any.

Nikita (30, M, LE, NCJ) has never worked officially. He dropped out of school in 7th grade and got involved in crime. He was in and out of jail for 13 years. As a part of his sentence, he has a claim of 4.5 million set against him. Because of that, he says it is impossible for him to work officially: everything he earns above the minimum wage would be taken from him to cover the debt.

Another third of the interviewees in the increased risk of social exclusion group have many different, short term, often unofficial work experience. The jobs have been rather



simple, requiring little training: working in cafeterias, shops, car wash, warehouses, factories or doing simpler jobs in construction. As the working conditions and pay have not been motivating, the interviewees have switched jobs in search for something better, however often ending up in the same type of employment. The ones who have more significant informal support have in some cases had periods of unemployment in-between the jobs, but a more common pattern seems to be fast movement from one job to another to support oneself.

All the men in this group have worked for shorter or longer periods in construction. The work has very often been unofficial. They have also worked abroad, in Finland, to earn more, but still unofficially. Other options have been factories, warehouses, but also service sector.

Aleksandr (27, M, ME, NCJ) started working during high school summer holidays in ice-cream factory. After graduation, he worked for 1 year unofficially in construction in Estonia, then for 2 years in Finland (also unofficially). During breaks between jobs in Finland, he tried to find a job in Estonia, but the positions offered were also unofficial but less profitable. After returning from Finland the last time Aleksandr did not try to find a job straight away since he had raised some money. Later he registered himself at the UIF, but at the same time started to do construction work unofficially. He is sure he will always find something to do.

For the women in this group working in service sector is a common denominator. Other experiences are for example from warehouses, factories or working unofficially as a babysitter.

Aveli (27, F, LE, PE) first started working after her second child was three and had many different short-term job after another. The same pattern repeated after she returned from parental leave with her third child. She has worked in dry cleaners, as a cook, in a cafeteria, in a car wash, as a babysitter, in a shop and in a warehouse. All her contracts have been permanent but she has left them on her own initiative because she wanted to find something better. She is very optimistic about the possibilities of finding work.

Lastly, five interviewees in this group have had rather steady career start (permanent jobs in consistent fields). For three of them the path has been interrupted because of an injury or illness which made for a while (or permanently) impossible to carry on at their previous position. This has led to unemployment, which they hope to overcome after healing or changing profession.

Tiia (27, F, HE, U) was hired to be a cook after the apprenticeship she had in the vocational school. She really liked the job, but had to give it up because of her deteriorating health: the work was organized in 12-hour shifts and the employer was not ready to give her shorter shifts to take into account her problems with ligaments. Now she has been unemployed for 6 months and is thinking about continuing her education in a different field.



The remaining two interviewees are unemployed either because the end of temporary job or quitting a job because poor working conditions.

Informal social support

The vast majority of this group of increased social exclusion risk has support from parents (emotional, instrumental and in many cases also financial), partner to share the everyday burdens and also broader social network of friends who help mostly with providing information about available positions, but in some cases also provide financial support. Over half of these interviewees also currently live with a family member (see more under autonomy pathways).

Elisabet (25, F, LE, U (parental leave)) is supported by her partner, family and friends. Her sister and friends are source of emotional support and advice. Her family has also helped her when some of the children needs babysitting and Elisabet hopes that her mother will help to babysit her youngest child if she finds a job. Elisabet has gotten financial help from her mother, sister and grandparents.

Four interviewees in this group describe relationship that is more difficult with the parental family. The problems have begun in their teens already when the parents were alcoholics, there were conflicts within the family or there has not been pleasant atmosphere at home. In one case the interviewee lost the parents when a teenager.

Daniil's (22, M, LE, NCJ) parents have split up and he does not talk about his mom at all. He says the relationships within the family were not good and he did not feel comfortable at home. When he was in 8th grade, he moved to Spain with his father, stepmother and her daughter. Couple of years later his father returned to Estonia and the stepmother soon followed leaving Daniil, at the age of 16, to live alone in Spain. Soon he dropped out of school and the family did not try to do anything about it. Later, when Daniil returned to Estonia, he had some help (money for plane ticket and a place to stay when he arrives) from his brother and father, but after that has not had much to do with them. Friends are vital resource for Daniil for finding work.

Two of the interviewees have siblings and other family members besides parents, who support them in case there is need; two seem quite lonely and have no real support or relationship with the family. In all these cases, the support from partner and friends has become more important compared to the rest of the group who find the main support from familial network. Having this support from siblings, partner and friends is what differs these interviewees from similar cases in high risk group.

Stella (25, F, LE, U) was still in school when she moved out of the parental home to live with her older sister. She describes the conditions at her parental home as very bad (little room, alcoholism). Also now, her sisters are besides her partner and his family her main support. She also mentions friends who can help with information about vacant jobs.



Autonomy pathways

A bit over half of the interviewees in this group live in a separate household from parents. However, half of them received support from the family (for example providing a vacant living space for cheap price; help with getting a loan; getting an inheritance) to reach this level of housing autonomy.

Nora (24, F, ME, PE (part-time)) moved out for the first time when she started her studies in university away from home. After dropping out she returned to her parental home. For a while, also her boyfriend at that time lived there. Nora says the apartment was too crowded and mom wanted some peace and quiet so they started to look for a place of their own. Since it is in some cases more expensive to rent an apartment compared to buying one the family decided to buy it for her.

The rest of the members of the group of increased risk of social exclusion live in the parental household. Some have lived elsewhere meanwhile, and returned because of financial problems others have never moved out. The feelings about this arrangement are different. Some interviewees feel quite comfortable and are in no hurry to leave others (more often those who have in the meanwhile lived elsewhere) see living with the parents as loss of autonomy.

Aleksandr (27, M, ME, NCJ) lives with his parents and brother in their 3-room apartment. He says their living conditions are normal and there is enough room for everybody. He pays monthly to his mom a small sum of money and thinks it is much more reasonable compared to paying to some stranger for rented apartment.

Reena (27, F, HE, U) and her partner live in Reena's parental home where they use one floor of the house. She has lived there all her life except the university years when she was in another town. They would prefer to live separately but currently living in Reena's parental house is a possibility to avoid further financial problems caused by her unemployment.

If not taking into account the cost of accommodation and in some cases food the interviewees who live with parents share with them, none of the people in this group are financially dependent on their parents (although asking money from parents is often considered as a back-up solution in case of bigger financial trouble). The income sources of this group are various and in most cases combined. Most of the interviewees receive some type of benefits: parental benefit, unemployment allowance, disability benefits or social support (or their combinations). However, managing only with benefits is rare: for three interviewees the unemployment allowance is the only income. Two of them live with parents and thanks to that can manage. One lives separately and her case show that depending only on benefits leads to big financial distress.

Annikas (28, F, HE, U) financial situation is very difficult, as she has not found a stable job with decent salary. She has been struggling a lot and has seen times of shortage or even poverty. Now, her only income is unemployment allowance so she is unable to rent



a place to live and is staying on a couch of a friend. She also saves money on food and medical services.

For many interviewees the additional support is still from family circle, but from husband or partner, not parents. This enables them to manage the times of less income, but makes them still dependent and does not grant a comfortable life.

Maris (30, F, HE, U) husband is the main breadwinner in the household. Maris own income consists only of unemployment allowance and childcare allowance. She keeps very tight family budget saving money on everything that is not absolute necessity. This has enabled the family to raise money for down payment of a mortgage, but also has led to some loss of social connections with friends.

About half of the interviewees in this group have some amount of personal income, either from official or unofficial work. Some combine this with the benefits for example work unofficially while receiving unemployment allowance. For many the income is small and/or inconsistent, which makes them financially vulnerable.

Daniil (22, M, LE, NCJ) has had many unofficial jobs, but also some official ones, which he values because of the feeling of security they created. Not feeling financially secure gives him stress. The instability of the income has also influenced his housing situation: during the times of stable income, he has rented an apartment, but given it up when instability hits. Now he is living with a friend to raise money to go abroad.

The majority of the group feels they are rather or totally independent. The ones who say they are very independent tend to live separately from parents, with their own family. The feelings of independence are lessened when the person lacks financial stability. The interviewees who do not feel independent give different reasons for example: not having the responsibilities of an adult, living with parents, not being financially independent.

Tuuli (27, F, ME, U) lives with her husband and two children in an apartment belonging to her mother-in-law who currently lives abroad. For Tuuli independence means not depending on the parents and taking care of children. She feels that together with her husband, they are independent, but the feeling would be stronger if they had their own home.

Well-being and health

About half of the interviews in this group have suffered health problems, which have affected their educational or working path. Half of them describe problems with mental and half with physical health. The problems with mental health have most often been related to personal relationships. By the time of the interview, these problems had been overcome, often with professional help. There were also couple of interviewees who complained about stress, anxiety and depression because of being unemployed.



Andry (21, M, LE, U) had issues with mental health when he was in 11th grade. He says it was because of “personal reasons” and does not explain. He says he did not care about anything and the final drop was a failed math test. After that, he for some time just stayed at home and did nothing. His education was left unfinished because of that episode and he does not plan to continue.

Illnesses or physical injuries have made several interviewees quit a job they had and in some cases reconsider the whole career choice. Not in all cases, but often these health problems have been related to the type of job the interviewees have had: lifting heavy objects in construction or factory have caused back injuries, working in cold conditions have caused cold and complications that are more serious. This is a risk factor also for the future, as the less-educated interviewees most probably will have to continue in similar fields demanding physical work. There are couple of interviewees in this group who have been declared disabled, but in most cases, this is not an obstacle of participating in labour market.

Tias (27, F, HE, U) health problems started suddenly and severely. She has some kind of condition affecting her ligaments. She was trained as a cook and liked it a lot, but since the employer was not ready to accommodate to her need for shorter shifts she had to quit. She has gone to several surgeries and been declared disabled. Now she is planning to learn a new profession where the work is less physically demanding.

Half of the group can be described as carefully optimistic about their future; the others express insecurity or fear about the long-term perspective. Fear of not finding a job or losing one in future are the main reasons for concern. Interviewees also express the worry of not finding a job they like. Longer periods of unemployment, many unanswered applications and past full of different short-term work experiences strengthen these insecurities.

Annika (28, F, HE, U) has experiences work-related insecurities for years. There are no permanent positions in her field (art) so she has done various jobs mostly in service sector to support herself. She has accepted the fact that in her field she will not be wealthy and has downsized her dreams to that perception. Now, she has been unemployed for couple of months and searching for a job really intensely. Despite that, she has not gotten much feedback and is beginning to lose hope.

Half of the interviewees have quite clear plans for their nearer and further future relating to education, work and family formation. The ones in financial difficulties talk about postponing having children until they feel secure enough. The others have taken the attitude of not making very clear plans, either for the nearer future or in long-term. There are also interviewees who have many dreams, but no plans how to get there.

Elisabet (25, F, LE, U (parental leave)) has almost no work experience and is trying now to enter labour market after being on parental leave with her three children. She dreams of building a career for herself, for example working herself up from a clerk to store



manager. She also dreams about a job as a veterinarian or just tending to animals or sales representative, which she even calls an obsession.

Formal support: State policies

The vast majority of interviewees are currently registered at the UIF. For six of them this is the second time to register themselves. It seems that for this group registering at UIF when being unemployed is the thing to do, they do not contemplate much over the reasons. When asked, they mention health insurance as important factor, but are also very interested in courses the UIF has to offer. Most of them are due to their previous work experience or being on parental leave, eligible for unemployment allowance. Is not directly expressed that the benefit is the reason to register, but as described above in the section about autonomy, it is important part of their personal income.

However, finding a job through UIF, which could be considered the main objective of this institution, does not seem realistic to most of the interviewees. The general opinion is that job offers mediated through UIF are “the type of jobs no-one wants to do”. They have also experienced that job offers forwarded by the UIF are not tailored to their needs (people who have no personal transportation are offered jobs in places they cannot reach by public transportation) or their familial obligations are not taken into account (for example offering shift work to people who have to take care of small children).

Kaidi (22, F, ME, U) registered at the UIF after coming back from parental leave with her first child. She hoped to receive career counselling and job ads through the UIF. She has received many job ads from her councillor at the UIF, but those were sent randomly, as some of the offers sent were outside of Tallinn and she has no personal transportation to get there.

Most of those who have not been registered say they have not needed it because they have managed to find work themselves and there have been no long periods of unemployment. In one case the decision not to register can also be because lack of information and negative experience of acquaintances. One interviewee would very much like to register, but cannot because of being the legal owner of two companies.

Daniil (22, M, LE, NCJ) has not registered himself at the UIF despite the fact that he has had quite unstable working career. He knows that UIF exists, but has heard negative things about it and feels they have nothing to offer him. After talking a bit about different measures of UIF during the interview Daniil says that now that he has more information he would probably turn to UIF when he is in a difficult situation next time.

Majority of the people who have registered themselves at the UIF are positive or neutral about their experience there, the evaluations to different measures vary and are described below. The ones, who are not satisfied, often describe how going to the UIF has not helped them in any way, the communication with case manager has been unpleasant or the case manager has changed very often.



Annika (28, F, HE, U) has been registered at the UIF for 4 months. She says that UIF mainly offers financial help; she herself has found the opportunities for voluntary work and work practice and asked for financial help based on that. Annika feels the need for more emotional support from the case manager and suggests they should have more training in psychology. Also, the fact that she has had different case manager (because of illnesses, vacations etc.) in every meeting has not helped building a trusting relationship.

About half of the interviewees have participated in different type of labour market training or career counselling, in one case also a course for the long-term unemployed. The evaluation towards these courses is neutral or negative; the interviewees feel they did not find out much more they knew before already. The career counselling has not also helped them to make up their mind what they want to study or where they want to work. It can be said that these measures have not had any significant impact on their working life.

Andry (21, M, LE, U) is quite well aware of the different possibilities the UIF offers, but his main problem is that he does not know what he wants to do. He has gone through career counselling, but says it did not help him. He has also participated in meetings with employers, but proposes that the opportunity to go to companies and see how the work is done there would maybe help him. He has not asked for any courses, because again, he does not know what he wants to do.

Also about half of the interviewees talk about the more substantial professional courses the UIF offers. Many express the wish to participate in such courses in hope that this will help them to find a job. However, again about half of them talking about courses have been denied participation because they have been unable to prove how going through the course will enable them to find a job or because there are enough specialists on the labour market already.

The ones who have gone to courses consider them generally useful, but none of them has found a job after acquiring these new skills.

Deniss (28, M, LE, NCJ) feels UIF is reluctant to provide courses. Despite this, he has gone to several. When he was unemployed for the first time, he received a course in carpentry after requesting it several times. When registered the second time he received a course in how to drive a fork truck. He was not at all pleased with the course because it was promised that he would have 85 hours of practice, but in reality only had two, because the truck was used in the usual work of the warehouse all the time. Despite the lack of practice, Deniss passed the exam and got the license.

There are some measures of UIF, which are much less used by the interviewees. For example, one interviewee has done volunteer work and two more have considered it. The interviewee who has experience with volunteer work says that she asked for it herself and found the opportunities, which gives the impression this is not widely introduced to the unemployed. In addition, three interviewees have done an internship



through the UIF, but despite their hopes, none of them was hired, as there were no real vacancies in the places, they did their internship.

Tuuli (27, F, ME, U) participated in a work exercise organized by the UIF at a local shop. She hoped to find a job through that and did it, but later it became clear that there were actually no vacancies; she was just replacing people on vacation.

Lastly, three men in the group have gone to courses to receive the papers needed to work officially in construction in Finland. This can be considered a successful measure, as two of them have potential workplaces on the horizon.

Jaano (27, M, LE, U) went through a course to apply for a Green Card (a certificate needed to work in construction in Finland). He has also received a job offer there through an acquaintance who recently started working in Finland and is considering taking it. He would be happier to work in Estonia to be with his wife and two children, but has not had as good offers as the one in Finland so he is considering it.

There is one experience with a measure outside the UIF. One girl participated in a program Tugila, meant for NEET youth and organized by the local youth centre. She has very positive experiences with the program and as she has decided for a new profession through this program, it can be considered successful.

Tiia (27, F, HE, U) has to make a career change because of health issues. She was referred to a program Tugila coordinated by the local youth centre, which organized a meeting with the bio analyst at the local hospital. Now Tiia is thinking of studying the same thing and feels positively surprised by the opportunities this program has provided her.

3. Participants at low risk of social exclusion

The third group in increased risk of social exclusion consists of youth who experience labour market exclusion or risk of it but are not at risk of economic exclusion or social isolation. In the Estonian case this group consists of 21 interviewees, 10 women and 11 men, 10 aged 18 to 24 years and 11 25 to 30 years. Only two of the interviewees in this group have children.

Education and work pathways

The dominant pattern in this group is either to have higher education or having studied in university without graduating (yet). The other usual pattern in this group is to have accomplished upper secondary education and now being on gap year, before entering university. However, as an exception, two interviewees only have lower secondary education.



Eeva (21, F, LE, NCJ) graduated from lower secondary education in her domicile, a smaller settlement not far from Tallinn. She chose an upper secondary school further away from home, which is known for its high standards on study outcomes. She only finished 10th grade there and then dropped out to go to a vocational school to study to be a florist, thinking maybe this was more suited to her. After a year, she dropped out of that school also, because as she says the school was so far away from home and she started thinking maybe having an upper secondary education would be better in terms of her plans. Then she enrolled in upper secondary school for adults, but the studies have not advanced much there.

For most, the educational path has been smooth without pauses or failures. Thanks to the support from the family and/or their own determination, the interviewees in this group have moved from one educational institution to another without much problems.

Birgitta (24, F, HE, NCJ) graduated from upper secondary education without problems and continued in university the following autumn. She completed her bachelor studies on time and currently does not plan to continue on master's level.

There are however some exceptions where acquiring the current level of education has not been without trouble. Most often, the problems have been during upper secondary education. In all cases except one, these interviewees have found the requirements of upper secondary education too high (or in one case too low). One interviewee dropped out because of familial problems, which forced him to start working and support himself. Most of them have found ways to continue their education in either upper secondary school for adults or vocational education and some have moved further to university.

Mati (27, M, ME, U) dropped out from upper secondary education because he found some subjects too hard. He entered vocational school the next year and acquired a profession in the field of IT. Then he continued in the same field at the level of tertiary education but dropped out just before defending his thesis.

As noted before large proportion of interviewees, especially those belonging to the older age group have been to university. About half of them have graduated with success; others have dropped out for different reasons, usually towards the end of their studies. In couple of cases, it has been due to work: having to support oneself or just because the job offers seemed more interesting compared to studies. Some have had trouble writing their thesis and dropped out because of that. Lastly, for some interviewees there have been familial events, such as having a child or moving with the partner to a different town. Most of them see themselves graduating some point in future.

Toivo (28, M, ME, NCJ) started university learning economics, but changed subject after one year to journalism, as he had understood the initial choice was not right for him. He had the support of his parents during the studies so he need not to work, but received offers he deemed interesting and worked anyway. Shortly before graduating, he dropped out because work had become the priority over studies. In future he would like to acquire



higher education, but is not sure if he will finish his unfinished studies or choose something different corresponding to his current interests.

The interviewees with upper secondary education in this group tend to be younger and often have just graduated in the last year. Some have a very clear plan of what they are going to study, others are puzzled by the question what they should study so they are waiting until this realization comes to them.

Tarmo (21, M, ME, U) graduated from upper secondary education last spring. He says it was already hard for him in high school so he is not aiming for university. The following autumn he entered vocational school to be a cook, but after the first internship understood that, this work is not for him, so he dropped out. After that, he has looked through the programs vocational schools offer, but has not yet found anything that interests him.

Over half of the interviewees in this group are currently unemployed (13 people), five work unofficially, two work officially, but part time, and one is on parental leave.

The most prominent pattern of work experience is to have work experiences related to the field of study or to have otherwise consistent career path. This pattern covers about half of the interviewees in this group who are besides their similarities in career path also more often older and with higher education. Most of these interviewees started with short-term work during school holidays or when in university and moved to more stable jobs without much trouble. Some of the interviewees have in past experienced unemployment (for example after graduation), but the periods have not been long, mostly lasting only couple of months.

Maia (26, F, HE, U) studied gardening firstly acquiring applied higher education and then bachelor's degree. Her study programs foresaw internships so for the summers she worked in different companies in her field usually staying for longer periods than the school required. The employers were pleased with her work, but in autumn, she quit these jobs to concentrate again on her studies. After graduating, she was unemployed for 4 months and then found a position, which according to the description matched her education very well. However, as it turned out, the actual work assignments were quite different so Maia quit 8 months later. Now she has been looking for a job for one month.

The end of last employment contract has been of different reasons. Couple of interviewees ended their last contract because of familial reason: having a child or moving. One interviewee had an accident, which made it impossible to continue at the job. Some interviewees have had conflicts at work, been fired or left on their own account. The current unemployment of these interviewees has lasted 6 months the longest, but most of them have been unemployed only for couple of months. They are not just looking for any job, but a job, which would match their interests and acquired education. Majority of them wishes to continue in the same area as they have worked before. This has in some cases made the job search longer, as they choose which positions to apply for.



Ott (28, M, HE, U) started working in road construction already when he was in his teens. During the time he was in university he created a start-up business, which did not succeed. He has also worked in different factories in medium range positions for short periods, but left because of lack of development perspective on his own account. His last job ended with him being fired, because he had a conflict with the management about the development of the factory. Now he has been unemployed for about three months and is actively contacting companies, which interest him.

Despite the current uncertainties in their labour market situation, this group sees their future optimistically. In fact, half of them have already found a new employer and are expecting to start working again soon.

Toivo (28, M, ME, NCJ) who has years of experience in sales and event management, was fired from his last job unexpectedly half a year ago. Since then he has been exploring different opportunities and trying to improve his position on labour market. For example, he took part in an entrepreneurship course to find out if he could make a business out of beekeeping, what he does as a hobby, took classes in Russian language and read a lot. At the same time, he contacted companies and applied for jobs. Now he is close to signing a contract with an event management company.

There is another smaller group of interviewees among the youth in low risk of social exclusion, who have work experiences from different fields, not corresponding to their acquired education. Similarly, to the group previously described, they have started to do some kind of work already when in education, but have not (yet) moved on to more stable jobs as the previous group. It seems that for this small group this might also not be the goal, as all of them talk about starting their own business. Otherwise their pathways have been similar to the one previously described with very few and short periods of unemployment if any.

Sergei's (26, M, HE, PE (part-time)) first employment experience is selling books in the US, which he started during his studies and has done six summers now. Also during his studies, he worked for an IT company for short period, and then started as a waiter in a restaurant for 9 months. During the same time, he also occasionally worked as a promotor for a marketing company organizing tastings and product presentations. He has also started his own business in the field of photo-design. Sergei does not worry about his situation on labour market and sees his future in IT entrepreneurship.

The other typical case in this group of youth under low risk of social exclusion are interviewees who are fresh out of upper secondary education and therefore don't have any work experience or have done only some odd jobs during school holidays. They are all in their late teens or early twenties, continuing their life as it was when they were in high school. Despite the fact that by the time of the interview most of them had been out of education for over half a year none of them define themselves as unemployed. Rather



they see themselves as taking a break before entering the next phase of their life. Most of them plan entering education in autumn⁶⁵.

Madis (22, M, ME, U) graduated from upper secondary education 2 years ago, then he went through the obligatory military service (about 1 year). He wanted to have some time to consider what to study in university and has now decided he will start studying forestry. In the meanwhile, he would have liked to work, but could not find a job. He assumes it was because he was honest about his intentions of it only being a temporary job and employers were not interested in a temporary worker.

Informal social support

Nearly all interviewees in this group have the full support of their family of origin. The relationships within the families are good; interviewees have also gotten labour market related advice, and forwarded job offers from the family network. Couple of interviewees have parents who own their own business where they could start working if they wanted to. Most state that if needed, they would also receive financial help but try to manage on their own.

Sigrid (26, F, ME, U) values the support from her parental family very highly. She describes the emotional support and the advice her parents have given her. For example, taught her how to manage money or do renovations at home, also helped her when she needed to take important decisions. Now, when her financial situation is difficult, her parents give her a monthly allowance of 100 Euros to make it easier for her. Besides her parents, she also has the support of her boyfriend, who has taken over most of the living expenses, and friends, who send her job offers.

As will be seen in the next paragraph about autonomy, about half of the interviewees in this group still live with their parental family and are supported by them the same way as when they were still in high school.

Jasper (20, M, ME, U) graduated from upper secondary education 1 year ago. He is a sportsman, so he took a gap year to have more time for trainings. He is living at his parental home alone, since his mom is working in the capital and brother is in the army. His parents give him money for the food and pay for the apartment, but the mother also comes home for weekends and buys food for the coming week, so much of the money given to Jasper is left over, he only buys sports goods for himself. Next autumn he plans to go to military and then to university.

Also, almost all interviewees mention friends as a source of support. Most usually, friends forward interesting job offers if they see any or give advice. Financial help is not received from the friends.

⁶⁵The interviews were conducted in spring



There are couple of exceptions in this group. There are two interviewees, whose relationship with the parental family has not been good and the parental household has lacked financial means. Both of these people have however formed a partnership and get the support they lacked before now from the partner's family.

Viktor (18, M, LE, U) lived in rough conditions, his mom had many children from young age and the stepfathers changed often. He describes being invisible when he lived at home. Viktor now lives with his girlfriend at her parents' house. The girlfriends' family provides him food, accommodation, economical and emotional support and after an episode of depression, Viktor is now feeling great thanks to the home he has found.

Lastly, two single men in their late twenties in this group are independent from any familial support. Both of them started earning their own money already in their teens, one because the parental family was unable to support him, other because he wanted to have better living standard. Either of them has received financial or emotional support, nor advice from parental home. They describe themselves as very independent (also seem a bit lonely) people, but if needed they have the support from friends.

Jevgeni (29, M, ME, NCJ) does not know much about his father and his mother has for long time had hard time managing her own life. Because lack of parental support Jevgeni had to start earning money to support himself when he was 15. He has acquaintances who have helped him in the past, but when asked, where would he turn in case of unemployment Jevgeni answers "To myself".

Autonomy pathways

Half of the interviewees in this group live independently from parents, half live with parents. The divide lies almost in the same place as for career paths: those who are older and have more work experience live separately, those who are freshly out of upper secondary education continue to live with parents. As an exception, there are two girls with quite consistent working paths, who have after a breakup and being unemployed returned to parental home to recuperate.

Anna (29, F, HE, U) started upper secondary school outside her hometown so she has lived separately from her parents already from young age. Then she continued to the university in the capital. After graduating and working for a while, she moved in with her boyfriend. Recently they broke up and Anna is broken by it. Since the work was not also going well she decided to quit her current projects, give up the apartment and return to parental home at least for the summer months to make up her mind what she wants to do next.

Among those living separately from parents there are equally those who live in the apartment of a family member or acquaintance (for no or reduced rent), who live in rented apartment or who have bought their home.



Maarika (27, F, HE, TE (part-time)) moved out of her parental home and in with her future husband right after upper secondary education. At first, they stayed at an apartment her mother-in-law had inherited. Later, the apartment was sold and they could buy a bigger one for this money. Lately, they have sold the apartment and bought a house in the countryside, which has always been their dream.

A bit over half of the interviewees in this group manage financially without the support from parents. They are mostly those who live outside of parental home. In two cases, interviewees have moved back to the parental home to save on living costs, but otherwise live on their own income. The income of this group often consists of money from different sources: Savings from the past, unemployment allowance or unemployment insurance benefit, income from (often non-contractual) job and/or support from partner.

Birgitta (24, F, HE, NCJ) lives with her fiancé who is quite wealthy and willing to cover all their expenses. Her own income is unstable: she gives dance classes to children, but those were prepaid in the beginning of the year, also the occasional paid dance performances cannot be predicted and selling handmade cards is also not a stable source of income. She would like to have more predictability in her own personal income.

The other interviewees, mostly those who still live at parental home, receive financial support from parents. In most cases, they are also registered as unemployed and receive unemployment allowance.

Maksim (20, M, ME, U) has only had short-term jobs since he graduated from upper secondary education last year. He is registered as unemployed and receives unemployment allowance, but also his mom and grandmother support him financially. He says it would not be possible to manage only with the benefit he is receiving, but combined with the support from family, he is quite satisfied with his current level of income.

Majority of interviewees in this group of low risk of social exclusion considers themselves as rather or very independent. Those who state they are rather independent make the estimation mainly because they receive financial support from parents or live with parents. Small proportion of the group say that they are not independent. All except one of these interviewees live with parents and receive financial support from them.

Polina (20, F, ME, U) graduated from upper secondary education last year but did not continue her studies and also is not planning to find a job. She continues living with her father who pays for all of her expenses and does the majority of cooking and cleaning at home. Polina says that she is definitely an adult, since this status comes with age but she is not independent.

In one case, however the interviewee has lived separately from parents for over 10 years and has personal income, but still considers himself not independent. In this case, it is



visible how the definition given to autonomy affects the estimation: some interviewees who define it as being able to cope with everyday activities consider themselves independent, even if depending on parents. Others stress the importance of financial stability on much higher level than coping with everyday expenses and therefore feel they lack autonomy.

Jevgeni (29, M, ME, NCJ) has lived independently from his parental family already for 15 years; 10 years ago, he bought a flat with loan and is currently living there. Now, he does not have a stable job, but is earning by taking part in a sales scheme for cosmetics and cutting hair for his friends. He also receives unemployment allowance. Despite living independently and having personal income, he says he is not independent because the financial security is lacking.

In this group of youth with low risk of social exclusion, the pattern of emerging adulthood is visible, but it is not dominant. There are interviewees who have taken time to contemplate and explore their choices in education or work and their parents have enabled them to do so. However, there is also the traditional pathway where the interviewees are eager to find a stable job and settle down, to have a spouse and children.

Miina (24, F, HE, U) was active in trying out different opportunities already when in upper secondary education. During her studies in university, she went to a student exchange program for a year and worked during the summers in US and Spain. She has done internships in ministries and an embassy but concluded that working 9 to 5 is not for her. Now, after graduating from university and quitting her last job, she plans to go to US with her boyfriend for the summer and maybe do some work to Estonia over the internet. Her dream would be to have two homes, one in Estonia and another in Spain and to have her own company.

Well-being and health

The majority of the group does not have any health issues. Two interviewees have suffered because of work-related stress in the past, as they felt the work was not suited to them. In addition to that, the well-being of two women in this group is currently affected by a recent breakup. Lastly, one interviewee has had an episode of depression in the past, but got the appropriate treatment and feels much better now.

Anna (29, F, HE, U) mentions several times that she is sensitive and has had hard time coping with stressful situations because of that. She has experienced work-related stress because of negative working environment and monotonous tasks, which did not allow using her creative side. In addition, recently she broke up with her partner and feels down because of that. That is why she has decided to take time off for the summer to recuperate and reconsider what she wants to do career wise.

Also, most of the interviewees look towards the future optimistically, some are even very excited about what the future will bring (for example planning to get married, have a child, move). Few interviewees feel a bit uncertainty since they have not decided yet if and



where to continue their education, couple of others consider a career change. However, on overall, also these interviewees do not express worry about their future.

Ott (28, M, HE, U) needs self-realization to feel good about himself. Currently he is unemployed and trying to figure out what he wants to do with his life. He says he can be satisfied with his life when he has set this direction.

Formal support: State policies

All of the interviewees in this group who have experienced longer employment have registered themselves in the UIF during this period. Many interviewees in this group have been eligible to receive the benefits because they have either long enough working experience or are unemployed just after graduating from school. Some interviewees stress that the possibility to have medical insurance is the reason they registered even if they do not receive the monetary benefits. Lastly, interviewees are interested in the courses UIF offers, mainly on entrepreneurship or language skills.

Several interviewees in this group state that they do not expect to find a job via UIF and are critical about the general labour market courses they have received saying these were too basic and did not provide any new information. Some state they would like to receive more in-depth career counselling.

Georg (23, M, ME, U) is registered at the UIF to get health insurance. As he suffers from chronic illness, having the insurance is very important for him. He does not receive any benefits because he dropped out of university studies (only those who graduate are eligible). Georg's plans for future are connected with IT entrepreneurship and he hopes to receive a course in entrepreneurship from UIF, he does not think UIF has any courses for his level of IT skills. He is also considering asking for start-capital from UIF. Georg feels that good offers in the field of IT do not move through such official channels but networking.

There are three people in the group of low risk of social exclusion who have not registered themselves at the UIF and for all of them the reason for that is that they have not been unemployed for longer periods. In case they would not now or in future be able to find a job fast enough, they say they would register themselves.

Maarika (27, F, HE, TE (part-time)) has no experiences with the UIF because until now she has found all her jobs through on-line job-portals of acquaintances. There have not been longer unemployment periods to make her turn to UIF, but she says that if she would be unable to find a job for longer period she would register herself.

The interest in the educational courses in this group is not as universal as in the two previous groups and the hopes are not as high: the courses are seen as a way to improve some skills (for example languages) not to gain entry in labour market in a new field. However, those who wanted to participate have been successful in applying the courses. However, there is one interviewee who has received three courses in the area of make-



up and one in hairdressing over the years. Now as he is finishing the hairdressing course he will probably be hired.

Jevgeni (29, M, ME, NCJ) has been registered at the UIF twice. During the first unemployment spell, he received three courses in makeup. He is grateful the courses were provided for free as he could not afford them otherwise. For a year, he tried to establish himself as a self-employed entrepreneur, but did not succeed. He registered again and asked for a course in hairdressing. Now he is going through a yearlong course in hairdressing and says he has a work place waiting for him when he graduates.

Two interviewees have gone through internship via UIF, one was hired after that and the other would have been, if she had not gone on parental leave after that.

There are only two examples of participating in programs, which are provided by other organizations besides UIF. Both of the interviewees have participated in career counselling organized by regional career centres. However, neither of them deemed it useful.

Eeva (21, F, LE, NCJ) participated in career counselling trying to figure out what to study. The counselling was not up to her expectations and she says she could look at the web pages of different schools also from home.

Summary and concluding remarks

To conclude the section about social exclusion some comparisons of the three groups in all domains explicated above are described.

The educational background of the two groups of opposite ends of the continuum is strikingly different: the group of high risk of social exclusion is very low educated (often even without lower secondary education) whereas in the group of low risk of social exclusion majority of interviewees have higher education, have studied in university or plan to continue their studies on tertiary level. What also distinguishes the two groups is the consequences of dropping out of education: in the high risk group the people have dropped out and been unable to continue (often because the need to support oneself due to lack of support from parental household). However, in the low risk group, high school drop-outs have been able to continue their education and it has given them more opportunities. The group in the middle, in increased risk of social exclusion, is of very high variety when looking at their educational background: there are people with similar educational trajectories to both the first and the third group.

It is hard to bring out a specific pattern in the current labour market situation of the three groups. In the group of high risk of social exclusion there seems to be more people who are either on parental leave or work unofficially whereas in the other two groups the unemployed are the majority. However, on overall, there are people of all labour market statuses in every group.



The patterns in career path are similar in the first two groups: in both the pattern of having almost no or very little working experience and the pattern of having numerous short-term work experiences is present. For the last pattern however, there are differences: when the people in the high risk group tend to quit the jobs because of conflicts or health reasons without a new job in sight, the people in increased risk group have often quit the job, because they have a better offer elsewhere (as their career paths show, they actually tend to move between similar positions). In the group of increased risk of social exclusion in addition to the two patterns already described, there is a third one. There are interviewees who have had quite a promising career start (for example working in the field they have studied and at a workplace they liked), but illness or injury has led them to unemployment.

In the group of low risk of social exclusion having a consistent career path dominates. The interviewees have worked in the field they have studied for or their past jobs are in similar field otherwise, they haven't switched the jobs fast and also the unemployment spells haven't lasted long (6 months the longest). At the moment they are looking for a *good* job, matching their profession or interest, which in some cases had made the search longer. Still, several of the interviewees have a new employment contract in sight. A minority in this group are the last year's graduates from upper secondary education who currently are on gap year. They have very little work experience similarly to some members of the first two groups, but don't describe themselves as unemployed, they are just taking a break before military or university.

When looking at the availability of informal support the group in high risk of social exclusion differs from the two others. Many people in the group in high risk of social exclusion have bad relationship with their parental household or the family is in a situation themselves which makes them unable to support the young person (for example unemployed, in financial difficulties etc.). The interviewees also mention that they feel their friends have become distant (in some cases even spatially as several of them live in rural areas, where other youth has left to acquire education or find better employment opportunities). To the contrary most of the people in groups of increased and low risk of social exclusion have the full support of their parental family as well as network of friends and acquaintances. There is also a difference in resources in their networks compared to the first group: their network is able to give relevant information on labour market (for example forward job offers or give information where to turn to in case of unemployment) as well as provide financial support if needed.

The situation of housing autonomy is again different comparing the group at high risk of social exclusion and the two others in less of a risk. Vast majority of the high risk group lives independently from parents, but would be unable to rent (or buy) their own home without outside help. Therefore, many of them live with some other family members or members of partner's family, or receive social support to cover the cost of rent and utility bills. In the two other groups, about half live independently from parents, and the rest live at parental home. Again, among those who live separately, half have received some form of support from the parental household to move out.



The income sources are various and combined in all of the groups. Most receive some kind of benefits, either related to unemployment or their status as a parent, support from partner if there is one as well as income from (unofficial)employment. In the third group of low risk of social exclusion some interviewees have savings from past. There are very few interviewees who receive regular financial assistance from parents (however sharing living costs when sharing a living space is a considerable relief to their budget).

Psychologically the group in high risk of social exclusion describes themselves as the least independent compared to the other groups. They feel that they are not independent, because they are unable to cope financially. In the other two groups most say they feel rather independent, especially those interviewees who live separately from parents. However, also for them the financial instability lessens the feeling of being independent.

Concerning health and well-being the third group in low risk of social exclusion stands out for good health: there are no severe issues of mental or physical health. In the groups of high and increased risk however half of the people complain about health problems. There are differences between the type of issues: in the group of high risk many suffer from mental health issues (depression, anxiety) whereas issues with physical health are more common in the group of increased risk. For many, the issues of physical health are connected with the type of job they have done: hard physical labour or work in unfavourable conditions.

The interviewees expressed almost universal optimism about the future: life just has to get better. As a contradiction, the group in increased risk were a bit less optimistic compared to the high risk group. It can be supposed, that maybe it is due to higher expectations or more experience on labour market. As an exception, there were couple of people in the high risk group who expressed fear for future. In the low risk group there were some interviewees who in addition to optimism expressed excitement and anticipation of the future events.

Involvement in various policy measures has been quite common in all three groups. In the increased and low risk group there are people who haven't considered registering at the UIF necessary because their unemployment hasn't lasted long and they have been able to manage themselves during that time. Due to the design of unemployment allowance system the people in high risk group who have been unemployed for long time or have no official work experience are not (anymore) eligible for the benefit. So, currently only members of the increased and low risk group receive monetary benefits. Despite the fact that most evaluate the experience of being registered at the UIF as positive or neutral, vast majority of the interviewees express doubt about the possibility of finding a (good) job through the UIF.

Educational courses provided by UIF are appealing to most. There is a difference in the agency when applying for the courses: when people in the low risk group have been more often referred by the case manager, people in increased and low risk group have asked for specific courses themselves, sometimes several times, until they have been accepted. Also, the high risk group puts very much hope on the courses in finding a job,



as the low risk group sees those more as a way to improve their already existing skills or qualifications.

Other measures which many have participated in, for example labour market training or career counselling, receive more negative feedback, mainly that the courses were too basic and taught them nothing new. Those measures have helped nobody to work.

Measures like internships, volunteer work etc. are much less used and seem also to be less known to the interviewees. In the low risk group there are examples of people getting hired after an internship, so this can be considered a successful measure. Free consultations of psychologists provided by the UIF have been very useful in the perspective of well-being to the members of high risk group. In increased risk group the possibility to have documentation to work officially in Finland seems to be an effective measure to help people to labour market.



4.2.3 The German case⁶⁶

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A brief account on the national context

This chapter highlights aspects from the meta-analysis of the German qualitative interviews with youth in insecure life situations. The system of education and training in Germany is characterized by early stratification and high standardization. In addition, the system of vocational training, the so-called dual educational system, includes practical training in companies as well as theoretical learning in vocational schools. In general, certificates have high signalling value for participation in the labour market (Allmendinger, 1989). In comparison to other countries, Germany has a low rate of youth unemployment, appx. 7 percent (Statistisches Bundesamt, 2016; Rokicka et al. 2015). However, there are strong regional differences (BMAS, 2014). In addition, compared to older individuals, youth are transitioning into the labour market and, due to flexible contract types, are more often affected by inconsistent and insecure employment (iab, 2013). For more information about the German institutional context, see EXCEPT Working Paper No. 19 (Schlee, 2018). The following section pursues a meta-analysis of the German qualitative data in the context of social exclusion.

Methodology: National sample and procedure

The empirical material used in this chapter of the report consists of 40 semi-structured interviews implemented during the time period of November 2015 to June 2016. All interviews, comprised of 20 women and 20 men, were conducted with young adults aged 18-30 (23 young persons aged 18-24 years and 17 young persons aged 25-30 years). Regarding the geographical context, the interviews were carried out in consideration of two different contexts based on structural differences between the German federal states, specifically, the dissimilar unemployment rates that reflect relevant rifts and inequalities. Half of the interviews of the total sample (N=40), therefore, were conducted in federal states with lower unemployment rates and the other half with interviewees from states with higher unemployment rates. Additionally, another term which is nearly balanced in the sample is the policy involvement of the respondents. Regarding this, 22 young adults were involved in active policies measures aimed at preventing labour market/social exclusion. 18 young adults have not had any experience with active labour market measures before. With respect to the education level of the interviewees, 22 participants have low secondary level (ISCED 0-2), 13 have upper secondary education (ISCED 3-4), and 5 respondents have tertiary education (ISCED 5-6). Regarding the occupational status of the interviewees, 30 young persons in our sample were unemployed, seven had temporary employment (for instance, people employed with fixed-term contracts), two persons had NEET status, and one person was employed with an open-ended

⁶⁶ A previous version of this report was published in the Except Working paper n. 19, <http://www.except-project.eu/wp3-78/>



contract (but had previously experienced insecurities on the labour market). Furthermore, status changes have been considered. In the total sample, 7 people have either foreign status or dual citizenship. The general aim of this purposeful sampling was to implement the interviews with a large variety in each case, to cover the greatest proportion of characteristics, and closing gaps in knowledge. Persons belonging to the risk group had one or more of the following characteristics: lower secondary education, without apprenticeship/vocational training, having experienced unemployment and belonging to an immigrant group.

The meta-analysis of German qualitative data has followed the guidelines (Figgou & Unt, 2017) elaborated above (General Methodology Section). The procedure used for this typology was not characterized by linear steps because during the analyses, inter alia, it was often necessary to go back to previous steps and rethink not only the decisions already made, but also the different concepts and present results already developed. A detailed description of the three groups is given in the following section.

Results/Typology

1. Participants at high risk of social exclusion

In the German sample, 11 (4 women, 7 men) out of the 40 young adults can be classified as participants at *high risk of social exclusion*. The daily lives of these young adults are characterized by economic deprivation(s) as well as difficulties participating in social activities. Although each interviewee has a unique story behind their situation and perceives their life individually, the following will highlight some aspects found in the analysis which revealed some similarities between cases. These characteristics, e.g. low education level, long-term unemployment, lack of/low informal support, material deprivation (i.e. deprivation of basic/essential goods, such as food, clothes, electricity, housing) lead to a high risk of social exclusion in the daily lives of the members of this group. In addition, a fear of social isolation or difficulties in/a risk of social participation appeared problematical and, inter alia, the fear of maintaining social relationships/friendships due to a lack of economic resources was visible. Aside from the similarities which arose as conspicuous structural differences, internal variety of different characteristics can be shown. Attempts will be made to explain and to better understand why young adults in Germany are at high risk of social exclusion.

Education and work pathways

The young adults in the group at *high risk of social exclusion* have a low (ISCED 2; 8 young adults) or medium level of education (ISCED 3; 3 young adults). This seems to conform to our previous considerations concerning the German risk group (see section 2). Recent research has shown that young adults in Germany with a low level of education (e.g. without secondary school leaving certificate or vocational training) often experience more difficulties gaining a foothold into the labour market than young adults with higher education (e.g. Authoring Group Educational Reporting 2016). The cause is attributed to the education system's early stratification and high standardization



(Allmendinger, 1989), where certificates have a high signalling value and can make the individual entrance into the labour market easier than without. Low education is, therefore, a main factor contributing to labour market insecurities.

In our sample, the low level of education of young adults, sometimes combined with experiences of dropping out of school and/or having a non-linear education trajectory, led to an additional insecure situation. This often creates a lack of opportunity to find vocational training, because to start vocational training often a lower secondary school degree is needed (moreover, with good marks). The German education system is characterized by early stratification and high standardization and labour market entrance paths for young people often show flexible types of employment, e.g. temporary employment (e.g. iab, 2013; Statistisches Bundesamt, 2016). This is why persons in this group suspect that vocational training or high education is often the (only) entrance pathway into the labour market while the insider-outsider labour market structure is the reason to stay in there permanently.

An example from our interviews for this group can be 22-year-old Peter who has been unemployed for 1.5 years. Regarding education, he has no school leaving certificate and is looking for an opportunity to attend vocational training. Peter started his school career at primary school and then attended secondary school (Hauptschule) in the 5th grade. After two years he changed schools and attended a school for children with learning difficulties from 2004 to 2009. In 2009 he finished school without a school graduation certificate and since then has participated in various measures as well as tried to achieve his school degree. He perceives his labour market position and opportunities as very bad (Peter, M, 22, LE, U).

In Germany, as already mentioned, having an academic degree seems to prevent strong and long-term insecurities on the labour market. Not surprisingly, no young adult from the participants with a university degree can be classified into the group of those at *high risk of social exclusion*. All academics belong to the group of those individuals at *low risk of social exclusion or no risk of social exclusion* (see part 3 of this chapter) and only experience short-term insecurities which they are able to cope with and, therefore, do not feel excluded at all.

A very important factor in having better chances of being fully integrated long-term into the German labour market is completing vocational training. Many young adults in this group did not have such a chance and are, consequently, not integrated at all due to, inter alia, missing school certificates, poor school grades, or having no previous vocational training. Tobias can be an example of someone who has been unsuccessful on the German labour market due to his lack of vocational training experience.

Tobias, 24 years old, is currently unemployed and has been for more than 7 years, essentially since he left school. He has a lower secondary school degree with poor marks and did not have the chance to do vocational training yet. Because of this, he perceives his labour market position and opportunities as very bad (Tobias, M, 24, LE, U).



Another important aspect and a factor to consider is that many young adults in this group have no, or only limited, work experience. This makes it often very hard for them to gain a foothold into the labour market and a chance to work. Aside from missing school certificates and good grades/good school performance, some young adults mention that missing labour market experience is an additional reason for their bad labour market situation/performance. They have never been given the chance, in the form of working in employment on the labour market, to prove their skills. Without having the necessary degrees and work experience they are often not able to send the necessary signals to employers, in the form of certificates, on their CVs.

All young adults in this group have to cope with unemployment and, in most cases, with long-term unemployment with durations between 1.5 and 9 years. Another insecure and problematic situation is experiencing employment as a row of precarious employments or having many changes in employment status as well as permanent changes between employment and participation in active labour market measures due to unemployment.

An example of a person in this group who has experienced long-term unemployment and who, therefore, has bad individual prospects is Laura. Laura has been unemployed for seven years (since she was 18 years old) with only short interruptions when she worked in minor employment. At the moment, she is trying to find employment, but is pessimistic due to her long unemployment period (Laura, F, 25, LE, U).

In addition to the current unemployment periods of these young adults, many worked, or had the chance to work, in several insecure/precarious employments between their unemployment periods. Two young adults in this group with finished vocational training (ISCED 3) experienced several insecure labour market situations (e.g. temporary employment) in a row. Additionally, this went hand in hand with frequent changes between periods of employment and precarious employment. This leads to insecure life-situations with financial deprivations and no opportunities to plan ahead. At the moment, they are long-term unemployed.

Franz, for example, has been unemployed for more than approximately three years. Between his periods of unemployment, he often had subcontract work to cope with unemployment and the financial deprivations as a result of receiving unemployment benefits. He does not have enough money to live properly and has very bad future prospects. Although he has completed vocational training, he perceives very poor labour market chances. He is affected by social deprivations and strong material deprivations and is very dissatisfied with his life. Moreover, he is very afraid of his future. Franz shows multiple aspects of being socially excluded (Franz, M, 24, ME, U).

Informal social support

Another aspect which young adults in this group share is missing informal support (from their families, parents, partners, etc.) or access to only minimal support. Nevertheless, this support, especially the financial support, appeared as a very important one for most of the interviewees. Young adults mentioned it as necessity because often the formal



financial support, in most cases the amount of unemployment benefits (means-tested), is perceived as insufficient to cope with all expenses. In these cases, material deprivations follow, but could be reduced if informal support was available with additional financial resources from their own social network, especially their family.

In the context of social exclusion, Tobias and Franz can, again, serve as case examples, this time of individuals who have had to deal with only minimal or no informal support:

Tobias does not receive any informal support at the moment, except from his girlfriend because he can live together with her in her apartment. The informal support from his girlfriend is very important for Tobias because he otherwise would have to live on the streets since he is currently without permanent residence/homeless. Regarding family support, Tobias has little contact with his parents and they do not support him financially or emotionally. Moreover, they live in a different big city which is a few kilometres distance from his current residence. Nevertheless, he experiences strong material deprivations and social deprivations in term of social isolation and inability to participate in daily life (Tobias, M, 24, LE, U).

Franz receives financial support from his stepfather and his mother because he does not have enough money to live due to financial sanctions from the employment agency. Beyond that, he sometimes receives financial and emotional support from his friends, which he appreciates very much. Furthermore, he has debts (4000-5000 Euros) as a result of previous sanctions by the employment center and other things, e.g. mobile phone bills, rent, etc. He is not able to cover all his ongoing costs, including electricity. As a consequence, he lives at home without electricity. Franz is, additionally, affected by social deprivations because he cannot go out or participate in daily life properly (Franz, M, 24, ME, U).

It is not at all, or only minimally, possible for some young adults in this group to receive informal financial support because parents, friends, partners, etc. are themselves in financially insecure situations due to their own insecure labour market positions. Another aspect is that some young adults, for various reasons, have no contact with their parents or other persons (anymore). Unemployment often goes hand in hand with financial deprivations which leads, in some cases, to a lack of social contacts. Some of the participants in this group report that they cannot maintain friendships or relationships because they cannot go out with friends etc. due to the lack of money. However, it is important to note that even moderate emotional or financial support is very important for the young adults so that they do not feel left alone.

Autonomy pathways

All participants in this group are, not surprisingly, not in an autonomous life situation. This is since they, inter alia, either receive necessary formal financial support, in the form of unemployment benefits, or receive informal financial support from family (or other persons) to cope with their financial insecurities resulting from unemployment. In the context of social exclusion, the state of being autonomous is for many young adults impossible to reach because they need support (from the German social state). This is



since, in some cases, they are so severely deprived that it is necessary for survival that basic needs be covered. Psychological autonomy is often strongly linked with other parts of autonomy, for example with economic autonomy and with housing autonomy as well as with general perceptions, feelings, and acting related to their own, individual situation. Regarding this, most of the young adults in this group are not psychologically autonomous. Additionally, for many of them, it is not even clear whether this is in general or whether/when they will reach autonomy in the future. The most important thing is to cope with their immediate insecurities first.

Tobias has been receiving unemployment benefits for approximately seven years. Beyond that, he has received unemployment benefits (ALG II) through his parents, who were also unemployed when he was a child and teenager. He is affected by financial deprivations because he can only barely make ends meet. He is happy that unemployment benefits exist so that he can cover his basic needs (Tobias, M, 24, LE, U).

Aside from this aspect, a heterogeneous picture regarding pathways to autonomy appeared in this group. Except of 2 participants, 9 persons in this group receive unemployment benefits (means tested or from insurance).

Concerning housing autonomy, two of the participants are in very insecure situations and, at the time of the interview, were homeless or without permanent residence. Consequently, they perceived intense material deprivations. An example can be Marc, who is able to cope with material deprivations only with the help of his friends, girlfriend, and grandmother:

Marc, 24 years old, has been unemployed for about 5 months, but does not receive unemployment benefits at the moment due to bureaucratic hurdles. For him it was always very important to be autonomous, but now he is not autonomous and is experiencing deprivations while fearing that he won't be able to break this vicious cycle. He suffers from living without permanent residence and from deprivations. His friends help him a little bit by providing sleeping opportunities at their apartments and his grandmother gives him food. Additionally, he receives financial support from his girlfriend. His parents are divorced, he only rarely has contact with his mother, and his father is an alcoholic. It is very hard for him and he feels very sad about his situation (Marc, M, 24, LE, U).

Other participants in this group live alone in their own flat. This is made possible by the unemployment benefits they receive which cover the rent. Others are living with their partner or a friend so that they can share rental costs.

Well-being and health

The well-being of most of the adults is affected negatively by the risk of social exclusion that they experience. These effects vary not only in the strength of their appearance, but also from case to case. Some feel inferior and ashamed, which can lead to mental health challenges. Some are affected by stress and pressure while feelings of stigmatization



often appeared as a strong burden for many of the young adults. Additionally, some suffer from mental health challenges and depression. They often feel ashamed of their situation and the stigmatization they experienced developed into a burden. Common to all is that they are worried and sometimes express strong anxiety concerning their future.

To summarize, long term unemployment and the situation of social exclusion which comes as a result has a negative impact on individual well-being in different strength across interviews in this group. In addition, that the life satisfaction of these young adults is for the most part very low goes almost without need of mentioning.

Concerning the individual health and well-being of the young adults in this group, it is worth noting that not only uncertainties can influence the individual well-being, but also mental and physical health challenges can lead to unemployment and insecurities, extending to social exclusion.

An example of this can be seen in 27-year-old Katrin. Since leaving school in 2008, she has had several experiences in therapy and several hospital stays. She's also made approximately four unsuccessful attempts at finishing school and receiving Abitur (high school graduation, general qualification for university entrance). Katrin seemed to be very sad and unsatisfied with her current situation. Her mental illness is a heavy burden and although she is very willing to work, she cannot because of her illness. Another aspect which greatly bothers her and negatively affects her well-being is her feeling of inferiority and her perceived stigmatization caused by a lack of a job and vocational training experience. People often think she is lazy because she is unemployed. Moreover, she is in therapy and does not know how long she has to stay at the clinic. She is worried about different scenarios related to the future. On the satisfaction-scale (1-10) she says she only scores a 3. The reason for this is that she actually does not know what the future brings and does not really know how to cope with it or what she will be able to do in the future (Katrin F, 27, LE, U).

Formal support – policies

The impression gained regarding this type of formal support (active, passive) is, in general, very mixed. However, almost all young adults in this group receive financial support in the form of unemployment benefits (means-tested or from insurance). This appears to be a very important factor in their ability to cope with the financial hardships and deprivations in their lives during times of precarious employment or unemployment. It is conspicuous, though, that for many participants in this group the amount of financial support is not enough and that they, additionally, perceive financial deprivations.

Two of the young adults already applied for unemployment benefits but having so far not received confirmation leads to an enormous insecure situation.

An example can be, again, Marc who, as a result of missing financial support, is at the moment homeless and perceives strong material deprivations. Marc has received unemployment benefits (ALG II) several times in the past and is now waiting for his confirmation of unemployment benefits again (Marc, M, 24, LE, U).



Regarding active labour market policies, a heterogeneous picture occurred. Approximately half of the participants in this group have already made use of this support. However, in these cases it was conspicuous that so far this could not help them improve their situation and gain a foothold into the labour market. This can have different reasons, e.g. the participation in inappropriate measures so that they are often not useful and cannot cover individual or specific labour market needs, inter alia.

Marc attended various labour measures where he received certificates for different skills, to be better prepared for the labour market. But the certificates did not help him finding a job or apprenticeship/vocational training because his certificates were often accepted by potential employers. Additionally, he attended one measure for the long-term unemployed which was, in his opinion, useless. He really feels bad when he has to go to the employment center because they act inhumane and he hopes for more support in the future (Marc, M, 24, LE, U).

Other risk factors: Immigrant status, age, gender, geographical context?

In this part, other possible factors on the meta level for the high risk of social exclusion will be shown. Contrary to assumptions made based on recent research for the group sampling of this research, migrant status seems to not play an important role in our sample. In this group of those at *high risk of social exclusion* only one person with migrant status is present and his insecure situation seems to not be affected or influenced by this status. Regarding gender, no structural phenomenon occurred during the analysis. Age in this group seems only to have, in some cases, an influence when it appears in combination with long-term unemployment. Meaning that the older the young adults are and the longer they are excluded from the labour market without the necessary level of education the more difficult it seems to be to then gain a foothold into the labour market. Concerning the geographical context, specific differences cannot be found. The only aspect that could indirectly influence the individual situation during unemployment is the opportunity to receive informal support. Support can be more problematic in regions with higher unemployment rates because the probability is higher that parents and friends are also affected by labour market insecurities. However, no clear empirical evidence about this aspect could be found in this sample.

To conclude this chapter, it is also important to note that the characteristics highlighted in this group are not necessarily applicable to all participants in this group. The different characteristics of several cases have the goal of constructing an overall picture of young adults. This is done while taking into special consideration the group of young adults who are at high risk of social exclusion to reveal some explanations. Additionally, it is important to understand why they are in such insecure life situations. For better descriptions of the cases and insecurities young adults have to cope with, it is important to take into consideration the EXCEPT Working Paper No. 19 (Schlee, 2018).



2. Participants at increased risk of social exclusion

Experiencing an *increased risk of social exclusion* is characterized by either labour market exclusion or the risk of it due to unemployment or precarious employments, e.g. temporary employment. An additional characteristic is that participants in this group experience either a high risk of economic exclusion or high risk of social isolation. This group consists of 18 out of the German sample's 40 participants and, therefore, is the group with the most members. However, it is important to bear in mind that this is caused by the German sampling process and must not be interpreted as a quantitative result concerning distribution of the types in society.

In general, the group of participants with an *increased risk of social exclusion* is the most heterogeneous group concerning the characteristics of their members. Nevertheless, in the following, important aspects of this group will be highlighted with the attempt to link them on the meta-level and to compare these cases to provide a view of and insights into the individuals' life situations. In comparison to the type at high risk of social exclusion (see the previous chapter), most of the young adults in this group are able to cover their basic needs, but many of them nevertheless experience economic hardships and difficulties. For example, they may not be able to cope with unexpected costs or to save money for their future. Only two young adults in this category are affected by social isolation, but not by financial difficulties. Most of the young adults in this group, 16 individuals, are categorized as experiencing *increased risk of social exclusion* because they are affected by risks of economic exclusion, but not social isolation.

Education and work pathways

To give an overview of the education level of the members of this group, half of the group members have lower secondary education (ISCED 2) and, therefore, have not experienced vocational training. The other half of the participants in this category finished vocational training (ISCED 3) while one person has post-secondary/non-tertiary education and is now affected by precarious employment.

The education pathways in this group are, in general, not homogenous and vary from case to case. However, many of the lower educated often seem to have already experienced poor school performance (poor grades) or, for example, were not able to achieve a lower secondary school degree on their first try or visited special education school, e.g. school for children with learning difficulties. This poor performance then led to limited opportunities to find a vocational training opportunity.

An example can be Eva. Eva is 18 years old and attended secondary school (Hauptschule) first. Following her repetition of 7th grade she then changed to a school in another town where she finished 7th grade. However, the following year she then failed 8th grade and had to return to her first school. She concluded her time at school (ISCED 2) without obtaining any special school graduation certificate. Eva's aim for the future is to find an apprenticeship/vocational training. She has been looking for placement into an apprenticeship since 2013 (for more than 2 years). With her achieved level of education (lower secondary) and without an apprenticeship, she perceives poor prospects for the



future. At the moment, she attends only one measure which is specifically for youth without apprenticeships (Eva, F, 18, LE, U).

The young adults with upper secondary education in this category have either Abitur (allowance for university entrance) or already finished a vocational training in the dual education system. They performed better in the past at school and, in this sample, are now often affected by temporary employment, are looking for a job, or are still looking for a vocational training.

Miriam, 25 years old, graduated secondary school (ISCED 2) in 2007. Then, after working as a nanny and an office worker, finally started her vocational training as an educator (ISCED 4) in September 2009, which lasted for a duration of 5 years (until 2014). Since she finished her vocational training she has had several temporary employments, which surfaced in her life as precarious employment and led to financial difficulties for her (Miriam, F, 25, ME, TE).

Regarding the work paths of the young adults in this category, persons currently experiencing temporary employment (4 persons) and those currently unemployed (durations between 2 months and 6 years) occurred. The temporary employed in this group also have previous experience working in several temporary employments, often experiencing several in a row and, additionally, have all experienced in the past either unemployment or part-time/minor employment (mini-jobs). Concerning insecurities, especially financial insecurities, they perceive their situations very differently.

Thea, 21 years old, can be an example. She tries to cope with insecurities mostly on her own. In the near future she would like to do a vocational training again, because she quit her last one without completing it. As a result of her low level of education, Thea perceives her situation regarding her future working career as insecure. Before she started her current temporary employment at the casino four months ago, she experienced several unemployment periods, the longest being 6 months. Additionally, she has accumulated work experience in different minor employments and worked subcontracted to cope with unemployment (Thea, F, 21, LE, TE).

The unemployed persons in this category have experienced different pathways. Therefore, it is not possible to show a common picture. Some persons have not had any labour market experiences; others have had minimal experience, e.g. internships. Some individuals started vocational training and then cancelled the training while others have had a lot of different experiences, e.g. with minor employments/ “mini-jobs”, working part-time, etc. In addition, and as already mentioned, the duration of their current unemployment period varies as also does the frequency of their previously experienced unemployment periods. Moreover, the picture of job changes with unemployment periods between the employments is very different in this group. In addition, even the aim for the young adults concerning labour market activities varies due to their varying previous experiences and current situations. Some of them are looking for vocational training, because, for example, they assume that training has high importance for gaining



a foothold into the labour market and a successful working career. Others are mainly looking for any employment to cope with financial insecurities as soon as possible. In comparison to the previous group, those at *high risk of social exclusion*, it seems that these typology members have, nevertheless, gained more labour market experience, even if the experience involved mostly precarious work. Mini-jobs and subcontracted work are ways often used in Germany to gain labour market experience and are an attempt to cover basic needs as well as to achieve financial independence from the employment center and state support. In addition, the effects of fixed-term work and other precarious employments at the entrance of the labour market have been well discussed in the literature and show heterogeneous results. Some results show that flexible contracts can have “stepping-stone” or “bridge”- effects into permanent employments afterwards. In contrast, other results show that these contracts act as “traps” and can lead to permanent precarious employments and a lack of labour market integration (see Scherer, 2004; Gash, 2009; Hofäcker, 2017).

Informal social support

In this typology and in the context of preventing social exclusion, the individual informal support, financial as well as emotional, appeared as a very important factor concerning how young adults perceive and experience their current insecure labour market position and life situation. Besides formal state support in the form of unemployment benefits, informal support can be described as an additional and necessary form of support for some cases of this type. Although the amount of support is often not much due to current financial insecurities of the supporters (e.g. partner, family, friends), it seems to be the most important protective factor and coping strategy to deal with financial insecurities and deprivations, besides formal support. However, whether or not they are affected by severe or minimal deprivations during their unemployment can make a difference in youth's lives. This is because unemployment benefits cover basic needs and beyond that persons often still experience material deprivation.

Tom, 20 years old, is unemployed and does not receive unemployment benefits. He is worried about a lot of aspects (e.g. living situation, money, relationship, job). His two uncles support him financially and emotionally. In addition, Tom lives with his parents, they pay all the bills, give advice, and even try to improve his situation. Additionally, his grandmother supports him financially. He is happy about all the support he receives since otherwise he could not cope with this situation (Tom, M, 20, ME, NEET).

Only two persons in this group do not use any form of informal support. The reasons for this are that it is either not necessary, due to sufficient economic resources, or that the young adults do not want to make use of it because they want to be autonomous. Two participants in this group are affected by some aspects of social isolation or are at risk of it, but do not perceive financial deprivations.



Fabian is temporarily employed and experiences insecure working conditions (shift work, night shift). As a result, he has great difficulty maintaining social contacts since the working hours of his job and the hours of his friends do not match (Fabian, M, 22, TE).

The other person who perceives social isolation, but no material difficulties, is Hans. He is 26 years old and the missing elevator in the high-rise building where he lives is an obstacle for him since he uses a wheelchair. He very rarely leaves the house and, consequently, it has only been possible for him to maintain a few contacts since his illness arose (Hans, M, 26, LE, U).

In some cases, members of the group of those at *increased risk of social exclusion* report psychological and emotional support from their social network, especially from strong ties, such as their family, friends, and partner. The emotional support additionally occurs as important help in finding a job or vocational training. However, the support which was mentioned most by young adults belonging to this group was material support in the form of money (e.g. to pay/share the rent), paying bills, groceries, food, living with parents, etc.

Autonomy pathways

Autonomy pathways are strongly linked to the current life situation and the informal support young adults receive. For this group it seems that the term of being autonomous or reaching economic autonomy has more relevance than for the members of the *high risk of social exclusion* group. Needless to say, many persons who are at *high risk of social exclusion* also want to be (psychologically) autonomous, but participants here often are already in better life positions with better prospects than those who are highly socially excluded. For them it is more likely that they will achieve economic autonomy. Nevertheless, no one in this group has already reached economic autonomy because almost all participants receive informal and/or formal support (unemployment benefits) in some way. Most of them think that they are not autonomous in general; others think they are partially autonomous. These are mostly the persons who are on a good track and were already able to improve their life situation. Only a few, some temporarily employed, mention a perception of psychological autonomy.

Regarding housing autonomy, no specific pattern appeared across the cases during the process of the analysis. Some participants live alone in their own flat or together with their partner, often with the purpose of sharing costs for the rent. Some others stay at parental homes to cope with financial insecurities. It is often difficult to say whether the participants are autonomous (in the contexts of housing) because, even if they already have moved out of the parental home, they sometimes receive informal and formal economic support. This support often enables them to move out of the parental home as well as to stay outside of the parental home, even in financially insecure situations.

Well-being and health

The individual well-being and health of the participants from the type at *increased risk of social exclusion* appeared very differently and without specific patterns among the



participants. However, most of the young adults in the sample show a negative impact of insecurity on the individual well-being. This is despite the fact that in many cases it has less impact (on a lower level) than in the group of those at *high risk of social exclusion*, because of the ability to receive informal and social support. Nevertheless, some of these participants express strong worries regarding their future work opportunities and the ability to become autonomous.

In terms of well-being, participants in this group mentioned different feelings, from worry to anxiety, concerning material deprivation or the risk of it in the future. Thinking about their future, and especially about their future labour market situations, elicits negative feelings, such as uncertainty as well as inferiority due to the stigmatization they have experienced.

Tom, 20 years old, is unemployed. He is worried about a lot of aspects (living situation, money, relationships, job). Although he actually gets help (emotional and financial) from his family (parents, uncles, grandmother) he experiences great uncertainty in his life and is very dissatisfied (Tom, M, 20, ME, NEET).

In contrast, some participants seem to be more satisfied with their situation, especially the temporary employed. They either already have improved their situation and now have better prospects or already feel better integrated and more secure than the participants without any employment and income. In addition, mental health challenges caused by insecurities (in the context of unemployment), stress, strong anxiety, etc. appeared in some cases. In one case, the physical illness experienced by one young man resulted in his unemployment and, consequently, his insecure life situation.

Formal support – policies

In this group, 7 participants receive formal financial state support, all in the form of means-tested unemployment benefits (ALG II). This support is essential for them to cope with their insecure situation caused by unemployment. Some others are not entitled to receive this form of benefits, so their parents support them. They can, for example, still live in parental homes or receive other financial support. Some of the young adults are still waiting for the confirmation of their application for unemployment benefits from employment agency; others do not need state support, because their income (working fixed-term employment) is enough to cover their basic needs. Another reason is that some do not want to receive financial support and rather cope with their insecure situation on their own. This is because for them financial independence has high personal value.

Concerning active policies, 9 individuals have had unique experiences with several measures (e.g. ALMP), which appeared without specific pattern. That is to say, young persons mentioned both positive and negative aspects, but with great variety in individual experiences.



It is important to mention that, despite the formal and informal state support most of the young adults in this group receive, terms of economic deprivations and hardships appeared in the interviews. Again, it is necessary to highlight that for many young adults in the sample the financial support from their family and friends is very important to covering their individual needs.

Other risk factors: Immigrant status, age, gender, geographical context?

In this group of those at *increased risk of social exclusion* only one person with migrant status is present and their insecure situation seems to not be affected or influenced by their status. In addition, the person never mentioned this topic during the interview. Regarding gender and geographical context, no structural phenomenon occurred during the analysis. It was conspicuous that the youngest in this group all received a great amount of informal support from their parents and still live in parental homes. This is not surprising because, in our sample, these children are often not (yet) eligible to receive unemployment benefits so are more dependent on family support.

3. Participants at low risk or no risk of social exclusion

From the German sample, 11 out of the 40 participants can be classified into the third group, *low risk or no risk of social exclusion*. Again, this frequency cannot be interpreted because of the national sampling procedure which was utilized. In this third group, as its name suggests, two types of participants were included: persons with only a low risk of social exclusion and persons with no risk of social exclusion at all. Education and/or informal support are important factors in mitigating the risk of social exclusion. Even persons in this group who are in an objectively insecure situation, because they are currently unemployed, have the opportunity to receive formal/informal support and/or have good labour market chances (due to their education) so are considered at low risk, and sometimes even at no, risk of social exclusion. This is because their integration into the labour market and into society is very strong. In addition, the German sample includes persons who have previously experienced labour market insecurities, but who are now (or on their way) to being fully integrated into both the labour market and society. They are, therefore, at no risk of being socially excluded.

Education and work pathways

All of the higher educated (i.e. those with academic degrees) in the German sample can be classified into this group. These 5 individuals are characterized by having no risk of social exclusion at all. The other 6 participants in this category have different levels of education, varying from ISCED 2 (persons with no vocational training) to ISCED 3 and ISCED 4 (e.g. people with Abitur, vocational training).

Regarding the education pathways of the young adults in this group, it was conspicuous that nearly all academics followed approximately linear pathways, appearing in the form of good school performances with Abitur and concluding with graduation after university studies. In contrast, the lower, upper, and postsecondary educated in this group do not show specific patterns. Some pathways from these young adults are characterized by



linearity, but others did experience different changes between up and downward mobility. This variability came in the form of changes of school and/or repeating classes. Altogether, it occurred that members of the group at *low or no risk of social exclusion* went through more consistent education paths than young adults in the other groups, especially those from the *high risk of social exclusion* group.

All young adults in this group have already experienced labour market insecurities. The young academics in this research have experienced unemployment in the past and/or are currently unemployed or temporarily employed. They all first graduated and then, during the transition into the labour market, were confronted with unemployment or other precarious employment situations. However, all graduates were able to/are presently able to cope with this situation, i.e. the formally insecure situation, so they are currently not affected by deprivations and/or do not worry about their future.

Young adults have had different experiences on the labour market in the past. In this context it is important to mention that young adults in this group currently have different employment statuses: ranging from unemployed, to temporarily employed, to permanently employed. Although experiencing unemployment or other precarious employment situations, the reason for them not being affected by social isolation or material deprivation is strongly linked with having access to informal social support and, sometimes, with access to formal support. Additionally, in some cases the unemployed young adults already have job confirmations and are only waiting to start their employment in the near future. Especially for academics, unemployment periods are often very short and can be seen as search unemployment/frictional unemployment periods (e.g. Grotheer et al. 2012). They know they are highly educated and have favourable chances and opportunities to perform well on the labour market.

An example of an academic with a positive perspective regarding the future is Maria, who studied social science. She previously experienced a six-month unemployment period before beginning her current temporary employment as a project manager at a church institution. All in all, she is happy with and feels secure with her employment situation and life circumstances. Moreover, she is not worried about future events, despite the fact that her fixed-term contract (one-year duration) means her employment is only temporary. The reason for this is her assumption that she will get a permanent contract in the future. In the event that she becomes unemployed, she thinks that this will only be temporary and not long in duration because of her work experience and level of education (Maria, F, 27, HE, TE).

Informal social support

As already mentioned, the availability of formal or informal support as well as the individual's future prospects concerning labour market chances and integration are very important mitigating factors related to the risk of social exclusion. All participants in this group have received informal support in the past. With the exception of two individuals who no longer need any form of support, participants categorized into this group currently receive a great amount of informal support, emotional as well as material, e.g. living in



parental home and/or parents paying bills and groceries. In addition, having the opportunity to receive support in bad times/insecure future situations appears as a protective factor. Participants in this group are able to cope with insecure situations better than participants categorized into the two groups associated with higher risks of social exclusion. In addition, they are not afraid of the future.

Julia is 27 years old and has a master's degree. She has been unemployed for more than half a year. During this time, she received a lot of support from her family and her boyfriend, which she is very happy about having. She even was able to go on vacation. Julia is not socially excluded at all. Her future employment has been confirmed and she perceives good future labour market chances due to her level of education. Additionally, she would have a lot of family support if it's needed as a protective factor. She perceives her insecurity as being on a "high level", meaning that she does perceive insecurities, but has the ability to cope with them because of her level of education and the availability of informal support. In addition, these insecurities only surface temporarily (Julia, F, 27, HE, U).

Autonomy pathways

Four young adults in this group are living in parental homes where they receive material support. Their parents pay the rent as well as pay for groceries and other bills. This support protects them not only from deprivations, but also from the risk of social exclusion in times of formal insecurities on the labour market, such as unemployment or temporary employment. Other young adults have left parental homes and either live alone or with their partner/own family.

Concerning economic autonomy, as already mentioned, some young adults receive financial support to cover needs and ward off deprivations. Almost all have received support from their parents in the past. Some young adults are now psychologically autonomous. Especially those who neither receive nor need financial support (anymore) from family/or other institutions (formal support) and have moved out of the parental home. Not surprisingly, young adults with temporary or permanent employment in this group are autonomous. Additionally, they are fully integrated into the labour market due to education, vocational training, or labour market experience and do not have to worry about becoming an outsider of this system in the future.

Well-being and health

The well-being and (physical and mental) health situations of this group can be described, compared to the two other groups with higher risks of social exclusion, as a positive one. Although some unemployed young adults perceive stigmatization, sometimes experienced as burden and stress, it nevertheless seems to not have a great effect on their individual well-being. They seem to be quite content with their situations because they receive ample enough support to avoid suffering from deprivations. In addition, good future perspectives allow them to think positively and optimistically.



Daniel, who is 21 years old, can serve as an example. Although he is still unemployed, he is happy with his current situation because he has already been accepted into a vocational training program to become a police officer and will begin his training in 3 months. He is feeling secure and looking serenely into the future. But, before he was accepted into the police training program, he was worried about his future and did not know what he should do after completing school. He received a lot of financial and emotional support from his parents to cope with this insecure situation (Daniel, M, 21, ME, U).

Most of the young adults with employment and high education in this group are completely satisfied with their situation because they earn enough money and are not at risk of being socially excluded at all.

Ali, who has a university degree, can serve as an example of someone who is currently very satisfied with his life situation. He overcame insecurities which presented as unemployment, financial deprivations, and mental health challenges. He is now very happy with his employment and is mostly satisfied with his life situation as he does not perceive insecurities at the moment (Ali, M, 26, HE, TE).

Formal support – policies

In terms of policies, it can be said that young adults in this group varied in their involvement in policies and have had, accordingly, varied experiences. As a result, it is not possible to show specific patterns. Some, such as those who have a lower level of education and are very young, are not eligible for passive labour market policies, e.g. means-tested unemployment benefits. Some academics do not use or need passive support while others do use benefits and support. To summarize, these participants make use of and perceive policies differently concerning its use and implementation. However, almost all in this group share the opinion that passive policies are very important during insecure life situations which are a result of unemployment. For more information about policies and the perceptions of the young adults, please see the following chapter (Part f). Regarding active policies, a mixed picture and experience with policies occurred too. Some have made use of it while others have not.

In this group no specific patterns or anomalies occurred concerning other factors, such as, immigrant status, age, gender, or geographical context.

Summary and concluding remarks

The aim of this chapter and the underlying concept was a meta-analysis of German qualitative data. A typology/classification of all participants into three groups based on their individual risk of being socially excluded was developed. In addition, this report attempts to show links between individual or group characteristics and the national labour market situation, the general societal context, and cultural aspects. Aside from similarities, which arose as conspicuous structural differences, internal variety of different characteristics were revealed and attempts were made to explain and better understand why young adults in Germany are at high risk of social exclusion.



The procedure used for this typology followed different steps, inter alia, an attempt to put all individual cases, including individual experiences and life situations, in a continuum by using a constant comparison (Glaser & Strauss, 1967). The focus during the typology was set on terms such as financial hardship and material deprivation as well as on social support and connectedness. Another step then was to construct the profile of each group by considering patterns and interrelations in and between different issues, such as education and work pathways, informal support, pathways to autonomy, well-being and health, and policies.

To summarize, young adults in the group of those at *high risk of social exclusion* are characterized by economic deprivation(s) as well as challenges in having the means to participate in social activities. They have a low (ISCED 2) or medium level of education (ISCED 3), which seems to be the main factor for labour market insecurities. All young adults in this group have to cope with unemployment and, in most cases, with long-term unemployment (1.5 to 9 years). Another aspect which young adults in this group often share is the missing informal support from their families, parents, partners etc. or that they only have the opportunity to receive minimal support. All participants in this group are not in an autonomous life situation and almost all receive financial support in the form of unemployment benefits (means-tested or from insurance). These benefits appear to be very important for them to be able to cope with the financial hardships and deprivations in their lives as well as to cover basic needs. Regarding active labour market policies, a heterogeneous picture appeared. Common for all is that they are worried and sometimes express strong anxiety concerning their future. In this group, the situation of being at high risk of social exclusion has a negative impact on their individual well-being with varying degrees of strength apparent across the interviews. Some young adults suffer from mental health challenges and depression. Factors such as having a low level of education, experiencing long-term unemployment, a lack of/minimal informal support, material deprivation (deprivation of basic/essential goods, such as food, clothes, electricity, housing), often in combination, lead to a high risk of social exclusion in daily lives. In addition, a fear of social isolation or obstacles to taking part in social activities, or even just simply the risk of it, appeared problematic.

Interviewees from the German sample who are at *increased risk of social exclusion* are either already characterized by labour market exclusion or are at risk of it. An additional characteristic is that participants have either a high risk of economic exclusion or a high risk of social isolation. Most of the young adults in this group are affected by the risk of economic exclusion, not social isolation. In general, this group is the most heterogeneous group concerning the characteristics of their members. In comparison to the group of those at *high risk of social exclusion*, most of the young adults in this group are able to cover their basic needs, but nevertheless experience economic hardships and difficulties. The education level of this group is greatly mixed, but generally settled on the lower and middle level. Participants experience unemployment periods (often short) or have temporary employment. The individual informal support, financial and emotional, appeared as a very important factor. The individual well-being appears very differently,



but, compared to the high-risk group, often with negative tendency on a lower level because of the important informal and social support they are able to receive.

For participants in the third group, *low or no risk of social exclusion*, education and/or informal support are important factors to mitigate the risk of social exclusion. Although they objectively experience insecure situations due to their current unemployment period, they have the opportunity to receive formal or informal support and/or have good labour market chances due to their education (academic or vocational training) so they are only at low and sometimes at no risk of social exclusion. Their integration into the labour market (e.g. much labour market experience) and into social bonds is very stable. Some young adults in this group already have job confirmations and are waiting for the start of their employment. In addition, the German sample includes persons who have experienced labour market insecurities in the past and are now well integrated into the labour market (e.g. have permanent contracts) as well as into society and, therefore, have no risk of being socially excluded. Some are psychologically autonomous. Participants categorized into this group do not worry much about their future. The general well-being and health situation in his group can be described as a positive when compared to the two groups with higher risks of social exclusion. Many are satisfied with their lives. In terms of policies, it can be said that young adults in this group have been involved and experienced policies very differently.

To conclude this report, it is important to mention, again, that the qualities which characterize each group are not necessarily emblematic of all the participants in each group. Each interviewee has a unique story behind their situation and perceives their life individually. However, taking into consideration several aspects, this typology attempts to illustrate some of the similarities between the cases to draw an overall picture. For better descriptions of the cases and the insecurities young adults have to cope with, it is important to have an additional look at the thematic national reports about socio-economic consequences, autonomy, well-being, and health (unpublished). Additionally, it is important to consider that the interviews, as the basis for this analysis, were implemented with purposeful sampling. The German sampling strategy was to include young adults with labour market insecurities, so it is not surprising that many of the young adults in this sampling are at some kind of risk of social exclusion. Nevertheless, with this research it was, inter alia, possible to show that persons previously in insecure situations and even those currently in objectively insecure situations can have no or only very low risk of social exclusion.



4.2.4 The Greek case⁶⁷

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A brief account on the national context

This report constitutes an attempt to get involved in a meta-analysis of Greek qualitative data and to differentiate between participants in terms of risk for social exclusion. Given the importance of context in understanding social exclusion, we will briefly summarize some information concerning the Greek institutional context. Since 2010, due to the severe financial problems and the 'bailout' deals with the 'troika' of European Commission, European Central Bank and International Monetary Fund, strict austerity measures have been imposed on Greece. The overall situation in the already deregulated job market has worsened, leading to massive unemployment rates, including the highest youth unemployment rate in EU (Tsekeris, Pinguli & Georga, 2015). This was the main reason that led to brain-drain as highly educated people, especially youth, were forced to emigrate in search for employment. At the same time, Greece became a transit country for refugees and immigrants who entered the country with the intention of traveling through the adjacent Balkan countries towards Northern and Western Europe and in many cases, have been trapped in the country.

As far as youth training and employment conditions are concerned it is noteworthy that Greece has a high percentage of graduates, but vocational training is of low quality and there is lack of career guidance. Moreover, employment policies and welfare are almost non-existent. Even after the crisis has started, General Secretariat's response to the serious issue of youth unemployment has been limited to the implementation of a restricted number of programmes (mainly for the promotion of youth entrepreneurship) which have been criticized, for their inability to deal effectively with the problem of massive youth unemployment (Petkovic & Williamson, 2015; Pechteliadis & Giannaki 2014). Furthermore, statistics from the Insurance Inspectorate Force reveal that almost 40% of people work in precarious labour or low-quality jobs, without having social health insurance. Within this context family is expected to serve as a *social shock absorber* (Karamessini 2015) and to protect its members from exposure to severe social and financial risks (Papadopoulos & Roumpakis, 2013 Tsekeris et al, 2015). To sum up, young people in Greece constitute a group faced with the most harmful effects and with an uncertain job reality (Antonucci, Hamilton, & Roberts 2014; Kretsos 2014).

Methodology: National sample and procedure

The Greek sample consisted of 40 interviews conducted during the period of November 2015 - July 2016 with 20 men and 20 women. 19 participants out of the total sample are aged between 18-24 years, while 21 are aged between 25-30 years. The overall sample has been fairly balanced in terms of involvement in policy measures, with 21 of the

67 A previous version of this report was published in the Except Working paper n. 22, <http://www.except-project.eu/wp3-78/>



participants having been involved in some measure aimed to reduce unemployment and social exclusion and 19 participants not having participated in any measure. When it comes to the educational level of the participants, 7 of them were of lower educational level (ISCED 0-2), 21 of them were secondary or upper secondary education graduates (ISCED 3-4) and 12 of them were tertiary education graduates (ISCED 5-6). In terms of occupational status, the sample included 9 temporary workers (people employed with fixed-term contracts such as temporary agency work, seasonal work, job on call, and so on), 10 young people in undeclared /informal forms of employment, 15 unemployed (at the time of the interview) people, 6 NEET young people. It is worth mentioning that 7 youth out of the total sample are immigrants (two of whom with dual nationality). In addition, regarding participants' housing situation 26 out of 40 were living at their parental home at the time of the interview. Concerning the rest of the participants, only 6 of them were living alone, while 5 were living with their partners, 2 with other roommates and 1 with a relative.

The categorization of Greek participants into three groups according to the risk of social exclusion, has followed the guidelines (Figgou & Unt, 2017) elaborated above (General Methodology Section). In the first stage (constant comparison between cases and construction of the continuum) three researchers were involved. Specifically, two researchers constructed an initial typology separately and after that they proceeded to discuss their constructed continuum with each other and with a third researcher who was already familiar with the data, trying to reach agreement. It is noteworthy that the agreement between researchers was already relatively high in particular on those individual cases that were gathered on the two extremes of the continuum. The continuum was reconstructed into three groups and again the procedure has been easier for the high and low risk groups, while the group constructed by those being located in the middle of the continuum (participants at increased risk) is less homogenous and less easily discernible. A detailed description of the three groups is given in the following section.

Results/Typology

1. Participants at high risk of social exclusion

Fourteen (four women and ten men) out of the 40 young people who were interviewed, could be considered at high risk of social exclusion, facing economic deprivation and difficulties to participate in social life. Each of them has a unique story; however, they do share some common features that characterize their life trajectories. These similarities in their biographical pathways appear to have affected significantly their lives and place them in high risk of social exclusion. In detail, nearly all participants in this category have low educational level and they lack family support. In addition, they have to cope with long-term unemployment while the younger of them have no working experiences at all. Finally, it is worth noting that most immigrants who participated in the study were placed in this category.



The participants included in this category were the ones who were at some point deprived of basic and essential goods, including food, electricity and housing. In addition, they were unable to receive any kind of informal social support since most of them come from extremely poor families that are unable to support them in any way. Furthermore, they are vulnerable to the consequences of deprivation and insecurity on their social life, while some of them have openly expressed their fear of social isolation. Interviewees compare their social life when having a job and when they are unemployed and emphasize the lack of chances to make new friends and social bonds during the latter. They also express their fear that lack of income or income instability may affect existing (and in some cases already limited) relationships, because of financial incapacity to participate in any social event or to align with social norms.

Education and work pathways

One major factor that most young people who have been considered to be at high risk of social exclusion have in common is low education. Some of them are school drop outs who have completed only basic education. Needless to say, school dropout is related to family poverty. It is noteworthy that, when asked about the reason why they left school early, participants put forward economic reasons. In addition, basic-education graduates appear to be in a greatly disadvantaged position, especially when considering that Greece has many university graduates who are struggling to find employment (Labrianidis & Vogiatzis, 2013).

An exemplary case is that of Asimakis (24, M, LE, U) who was unemployed at the time of the interview. Asimakis has completed only basic education and started working under precarious conditions when he was only eleven-years-old. Gedi (29, M, LE, U) has also attended only primary school in Albania and started to work at the age of 14, when he migrated to Greece. Likewise, Mirsini (19, F, LE, U) attended only obligatory education and used to help at her parents' business which is now closed due to the financial crisis.

The massive unemployment among university graduates with high and diverse skills, who although they prefer to find employment relevant to their field of studies (Karamessini, 2015) when they come to finding a job they take any job, makes it more difficult for youth with a low educational level to find their place in the labour market.

The only participants who are categorized as high risk and have a high education level are Many (F, 29, HE, NCJ) and Gedi (29, M, LE, U) who have an immigrant status. In their case, education does seem to constitute a protective factor and their immigrant status seems to prevail.

Nearly all young people in this category have to cope with unemployment and especially long-term unemployment, which severely affects their lives, leading to economic deprivation and social isolation. Long-term unemployment reduces the chance of future employment, since most employers demand previous experience and consider being out of the job market for a long time a disadvantage. Hence, a vicious circle is created and the longer someone remains unemployed the harder it is to ever find formal employment.



For example, Asimakis (24, M, LE, U) has been unemployed for the past four years and he plays music in the street to get some pocket money. The same situation applies to Markos (27, M, ME, U) who has been unemployed for a long time and he has little working experience. Also, Mirsini (19, F, LE, U) only had one informal job in her life and didn't manage to get a job after that. As a result, she is unable to cover her basic needs.

In addition, some of the youngest participants in this category were never given the chance to work. Thus, they have no working experience which makes it very hard for them to find a job. In a sense, these young people don't know where to start from. They want to work but the fact that they are very young with no previous working experience excludes them almost immediately from the labour market. This contributes to their social exclusion since they have no income and on many occasions, they are forced to live in poverty with their families.

Foteini's case is a rather characteristic example. Foteini (20, F, ME, U) is 20 years old and has completed only secondary education. After she graduated from high school she wanted to study Fine Arts at the university but she did not pass the exams. Foteini has never been employed, neither formally nor informally. According to her views, the main reason for that is that she has no formal working experience. No employer would give her the chance to work for the first time, and thus gain entrance to the labour market. Peter's case is very similar to Foteini's. Peter (19, M, ME, U) is 19 years old and he is currently unemployed. He too completed only secondary education and didn't go on with his studies. As a teenager, he used to help his mother at the family pastry store which closed down due to the financial crisis. Ever since, he has been unable to find employment even though he is constantly looking for a job. However, his lack of previous working experience places him at a very disadvantaged position since, like Foteini, no employer would give him the chance to enter the labour market for the first time.

Informal social support

One other thing that young people in this category have in common is lack of family economic support. As already mentioned, families in Greece traditionally constitute a major source of support and protection for young people compared to public policies or institutions (Chtouris et al., 2006). In contrast to other Western countries, Greek youth tend not to abandon the parental home and continue to live with their parents usually until they decide to start their own family, with the sole exception of students who may need to move out to study in another city (Petrogiannis, 2011). However nowadays, it seems that, as a result of the financial crisis, many parents are unable to support their adult children since they themselves have to cope with unemployment and poverty, making some authors to suggest that the "familistic" welfare is in danger (Adam & Papatheodorou, 2015; see also Tsekeris et al., 2017).

For example, Foteini (20, F, ME, U) who is unemployed, is unable to receive any form of support from her family since her mother is also unemployed and her father has only a part-time job. As a result, Foteini and her family face severe financial problems and deprivation, such as having to live without electricity for a long time.



Like Foteini, Matina, (22, F, ME, TE) is also unable to receive any form of support from her family, because both her parents are unemployed. Unlike Foteini, however, Matina is the only one in the family who has a (temporary and undeclared) job and struggles to support her mother and the whole household on her own. Matina, however, is not the only one who has to take care of her parents. Sotiris' case (25, M, LE, U) is very similar since his father died after being in and out of the hospital for years, leaving Sotiris with debts. Sotiris' mother is unemployed and they live together in a basement under very unpleasant conditions. For youth like Sotiris and Matina financial and housing autonomy is not an option not only because they do not have enough income to support a new household of their own, but also because they have to support their parental household.

In addition, there were a few interviewees who highlighted the importance of the informal social support they received from their close friends both financial and psychological.

For example, Mirsini (19, F, LE, U) who is 19 and unemployed mentioned that herself and her boyfriend relied on friends quite a few times to provide them a place to stay, when they couldn't afford to rent a place.

Autonomy pathways

As long as it concerns autonomy, there was not a homogenous picture in this group. Some of the participants may have left the parental home but they would hardly qualify as autonomous since they lack the financial means to survive and live in poverty. On the other hand, some others may still live with their parents but basically their families depend on them because they are the only ones with some income.

For instance, Asimakis (24, M, LE, U) many not live with his parents but he sincerely struggles to make ends meet and lives in poverty. In contrast, Matina (22, F, ME, TE) may live with her mother but she is the main breadwinner of their household.

Some of the participants in this category, even if they have left parental home, due to difficulties of accessing the labour market, have limited ability to undertake and pursue certain social roles (of being employed, of starting one's own family) and to obtain the social capital that accompanies certain social identities. On the other hand, for some youth being at high risk of social exclusion, autonomy is not an option because they have to provide support to the parental household. In this case they feel that they have to drastically change or to put aside and postpone personal plans and goals. The above clearly show the non-linear complex transitions to adulthood in times of crisis (see also Tsekeris et al, 2017). In addition, when it comes to psychological and or financial autonomy, the picture is equally unclear. For instance, some people in this group may not ask for financial assistance but they also hardly manage to earn their own money, so they are not exactly financially autonomous. Others earn money but are unable to use them independently because they have to support their families.



Thus, they feel trapped like Matina (22, F, ME, TE) for example who even though is the only person who works and pays the bills, this doesn't make her feel autonomous, according to her views.

Wellbeing and Health

The participants of this category did not mention any physical problems in general except only one of them.

Mirsini (19, F, LE, U) has been diagnosed with panic disorder, something that has influenced her life a lot.

However, as long as it concerns the health of the participants in this category, it is important to note that they have either restricted access or no access at all to health insurance.

Participants like Asimakis (24, M, LE, U) and Matina (22, F, ME, TE) talk about their health problems (in need of specific treatment/surgery) and their inability to afford expenses.

Being involved in unofficial and precarious employment without contracts and employment stamps, they both lack access to health insurance.

The same situation applies to young immigrants like Leidin (25, M, ME, NCJ) and Ilir (24, M, LE, NCJ) who do not have the Greek citizenship and their legal status in combination with the lack of formal employment prevents them from acquiring health insurance.

As long as it concerns the psychological well-being of the participants, it is indeed affected by the social exclusion that they experience but not in a similar way for all so as to create a pattern.

For instance, some of the younger participants like Peter (19, M, ME, U) and Foteini, (20, F, ME, U) experience a lot of anxiety because they never had any form of employment and they fear that they will always be excluded from the labour market due to lack of previous working experience which is an essential qualification for most employers. On the other hand, participants like Matina (22, F, ME, TE) and Asimakis who are involved in precarious employment fear that they will always be socially excluded because they are trapped in precarious job post that deprives them of the chance to acquire employment stamps and insurance.

This vicious circle of precarious employment has a significantly negative effect on their psychological well-being as a result of the social exclusion that they experience.

Due to the uncertainty and the insecurity that they experience concerning their future prospects in the Greek labour market, some of the young people in this category choose



to live in the moment and not to make neither short-term nor long-term plans for the future. This is a very unfortunate situation, which confines to a large degree the dreams and the goals of young people, leading them to inactivity and pessimism.

Peter (19, M, ME, U), for example, maintains that he prefers to spend his money instantly and have a great time, while he avoids thinking of the future. The same situation applies to Matina, (22, F, ME, TE) who prefers not to think about what she would like to do in the future and what she would need in order to improve her life.

Formal Support: State policies

Most of the participants in this category have not participated in policies (active or passive), in order to improve their employment status and living conditions. This is partly due to the fact that they are not eligible. Due to undeclared past employment, for example, they could not claim benefits. Moreover, most of them do not fulfil the eligibility criteria and the specific requirements for the Training Voucher program. Apart from not eligibility, distrust and lack of relevant information (as a result of distrust and disappointing past experiences) have been also responsible for non-participation of this group to policy initiatives. Participants are critical of the Manpower Employment Organization and express really negative views when it comes to the evaluation of the Training Voucher program.

For example, Olek (26, M, HE, U) believes that the working conditions in a Training Voucher program are far worse than those in the labour market.

Apart from being critical participants categorized as being at high risk of social exclusion make suggestions about policies mainly focused on providing many and specified options for training and formal work experience.

Other risk factors: Immigrant status

Another major factor that affects the risk of being socially excluded in the Greek national context is the lack of Greek citizenship, which is a reality for many young immigrants who moved with their families in Greece. Greek citizenship law is based on the principle of jus sanguinis, namely, the automatic acquisition of father's or mother's citizenship at birth (Christopoulos, 2013) and it is particularly complex for people of non-Greek origin to be granted citizenship. Furthermore, in order to retain their legal status (to renew their staying permit), immigrants are obliged to acquire a certain amount of employment stamps (i.e., to work officially for a certain period of time each year). This is proven to be especially challenging in the context of financial crisis, where precarious forms of employment prevail. Young immigrants that participated in our study (who, as mentioned above, constitute early school leavers and victims of informal child labour) even though they have lived in Greece for years, they are not eligible to receive the Greek citizenship.



For example, Gedi (28, M, LE, U) came to Greece at the age of 14 for a better future. However, his low educational status combined with his immigrant status, places him in a very precarious position. Not only it is hard for him to find official employment, but also, he is at great risk of being deported any time.

This greater risk of poverty or social exclusion for young immigrants is evident in almost all European countries, with the highest percentage (72,3%) observed among the foreign-born youth in Greece (EU Youth Report, 2015).

The same situation applies to Ilir, (24, M, LE, NCJ) who came to Greece when he was only 5 years old. However, he too is not eligible to receive the Greek citizenship. Lacking the Greek citizenship in combination with the fact that he has been unemployed for the past 3 years place him in an extreme risk of social exclusion because he may be forced to leave the country any time.

Having a low educational status while lacking the Greek citizenship places young immigrants at a very disadvantaged position in terms of social exclusion. However, the situation is not any better for young immigrants with high educational status since they too live with the fear of deportation.

For example, Manya, (29, F, HE, NCJ) who is a psychology graduate and came to Greece at the age of 17, was unable to find an official job relevant to her field of studies and ended up being involved in precarious and unofficial job-posts. As a result, she has to face severe problems with her residence permit. The same situation applies to Olek (26, M, HE, U) who came to Greece with his mother at the age of ten and holds a master's degree. Like Manya, he too was unable to find an official job relevant to his expertise and was forced to take over precarious jobs with very few employment stamps. At the time of the interview, he was unemployed for about a year resulting in having difficulties regarding his legal status in Greece.

It seems that even though high educational level could potentially act as protective factor, in the case of immigrants, who are not eligible to receive the Greek citizenship, it makes little difference.

2. Participants at Increased risk of social exclusion

The increased risk of social exclusion category includes individuals, who experience at the same time labour market exclusion (or risk) and either high risk of economic exclusion or high risk of social isolation. This category consists of twenty individuals from our sample. Defining the threshold between the three different categories, (high, increased and low risk) was an especially challenging task, considering the socioeconomic situation of the Greek state. Employment capital and as well, social capital are affected by labour market exclusion and in most cases, they are not likely to have an upward course, since youth is trapped in a vicious circle of exclusion.



The increased risk category consists of diverse cases and it is the most difficult to define, as other scholars have pointed out (Kieselbach & Traiser, 2004). Individuals in this category do not experience severe material deprivation as the ones included in the high-risk category. Most of them are able to cover basic needs. However, they mention having many economic difficulties such as impotence in coping with unexpected expenses or having arrears, due to labour market exclusion. What is crucial for coping with their difficulties, both social and economic, is informal support. Relying on family and/or significant others for financial support is their shield against major deprivations.

Education and work pathways

As far as education level is concerned, participants categorized as being at increased risk have completed either upper secondary or tertiary education. The consideration of their work trajectories, on the other hand, ended up in the construction of two subcategories. The first includes participants with rather inconsistent pathways while the second those who have been almost exclusively employed in undeclared jobs.

Many (precarious) job changes within a short time (with periods of unemployment in between) constitute a common aspect of the work trajectory of the majority of the participants included in the first subgroup category. Their past working experience is unrelated to their studies or training and not related to each other thus, constructing a rather inconsistent work path. Choosing to do any job available may be considered as a coping strategy against economic deprivation, usually with temporary effects. However, investing time and energy in many heterogeneous short-term jobs, increases the risk of labour market exclusion, due to lack of any specific training and or experience. As others have argued, this repetition can lead to a long-term career loss (Liu, Salvanes, & Sørensen, 2016). Moreover, there is evidence that those who take up jobs that demand fewer qualifications and lower education, even if they have higher chances to be re-employed in general, they have fewer chances of finding a job matching their qualifications later on (Voßemer & Schuck, 2015).

Such an example is the case of Alice, (25, F, ME, U). She was trained to be a photographer. She had an unpaid internship as a photographer and after that she worked informally at a café, again as a photographer for a few months and proceeded to work as a secretary in a car insurance company. At the time of the interview, she was searching for any job. Although she has managed to acquire some experience in her field, it is most possible that she will continue doing any job available, in order to cope with financial deprivation. Furthermore, participants, who were working temporarily at the time of the interview, can be assorted to this typology. To mention another example, Evgenia (F, 26, HE, TE), who holds a master's degree in psychology. Her working path is rather inconsistent, comprised of many short term, diverse jobs (working in a short period of time as psychologist, telephone seller for medical books, seller at a toy-store, telephone operator and organizer of birthday parties).

One could say that walking the inconsistent working path can help coping against financial exclusion. On the other hand, it can have unfavourable long-term effects on



labour market chances. Within this typology there were a few cases of young people who have not any working experience yet, mainly because they don't have any previous specific experience and who practically look for any job, willing to enter the labour market under any conditions.

This category consists of interviewees who are employed in informal /undeclared jobs. These may be long-term jobs, but the individuals lack employment rights and insurance, so it is possible to lose their jobs at any time. There are also cases of irregular jobs, where participants do a day's work whenever it comes up, in order to get some extra pocket money. Often, this is not an arrangement made from the beginning, but individuals stay in such jobs, in order to avoid financial deprivation and to be able to make ends meet.

To give an example Dimos (29, M, ME, TE), quit his studies due to financial reasons. He did any sort of jobs, until he found his current job at a small, family-run show storage company. He has been working there for the last three or four years, but he has never received employment stamps and the job agreement is only verbal. Participants like Dimos long for the financial stability these jobs offer, putting aside the disadvantages, such as lack of health insurance, or working rights.

Moreover, such a job is most likely not to offer references for future employment prospects.

Another example of an occasional informal job is that of Kiriaki (28, F, HE, TE). Kiriaki is 29 and is a nursery school teacher with a master's degree. Having done various jobs, she managed to be employed at a private kindergarten. She left this job because they did not give her employment stamps, as it was promised, but also because of bad working conditions. She now works as a babysitter for three different families, informally, on call. It is a job that provides her financial resources, but her earnings are not stable, since they depend on how many times a week the families are going to need her.

The rise of informal employment can be attributed to structural factors (Williams & Windeback, 2015). Furthermore, the labour market patterns in Greece show an increase in temporary jobs and a decrease of permanent and secure employment, regardless regional or sectoral factors (Gialis & Tsampra, 2015). So, the motive behind choosing to stay in informal jobs (if it can be considered an actual "choice") for participants, is the need to cope with unemployment and financial deprivation. Participants are actually worried about their future careers, financial stability and health insurance, but coping with everyday expenses is of higher priority for them. Informal employment can be deemed as a last resort having short-term positive outcomes (that is income), but long-term negative effects.

Informal social support

An attempt to map and classify the common features of this category established the role of informal social capital as the main preventing factor from the materialization of



social exclusion, thus not placing the individuals into the high-risk category. As mentioned above in Greece, people tend to rely more on informal than formal social capital (Pichler & Wallace, 2007). Nevertheless, this reliance may be restricted as a result of economic conditions or when the informal network is of lower social status (Mareš & Sirovátka, 2008). Every single one of the participants into this category depends on financial back up from family or partners, to cope with either the complete lack of income, or with unexpected expenses. It is informative that most participants of the Greek sample (26 out of 40) lived with their parents at the time of the interview, something that seems to have a strong association with their employment status and financial situation (Stasiowski & Täht, 2016). In some cases, participants mentioned the psychological support they get from friends to share their emotional burdens concerning their employment and financial status, since they maintain that most of their friends are in the same situation and thus are very understanding and supportive. Friends are also helping with job-hunts and furthermore, they are likely to offer some minor financial help when needed and when possible.

For example, Thomas (28, M, HE, NCJ) lives with his partner. He works informally at a Social Cooperative Enterprise, which is not profitable yet. His partner holds a secure job in the public sector and she is the one taking care of most of their expenses. He sometimes receives financial support by his parents to compensate for his lack of income, while his social life is highly restricted. In terms of the consequences on their social life, participants included in this category have also mentioned tensions at home, as family members have to cope with varying income deprivation or income flows. As far as relations with partners are concerned (male), participants like Thomas expressed concerns over the implications of the fact that their partners may be loaded with the financial burden of the household.

Autonomy pathways

Autonomy for this category is a relevant matter. As shown previously in the sample description, the majority of the participants are incapable of living independently and/or being entirely financially supported by their employment. Most of the participants live with their families or partners. They are unable to leave their parental home due to financial instability, which is mainly a result of their employment situation. Only a few do live alone and they are supported by their families to pay their rent or bills. In some cases, participants live with other relatives, because the core family cannot support them.

Alice, (25, F, ME, U) for example lives at her parental home due to her unemployment. She is not able to contribute at all in the family budget but, she can cover some of her personal expenses thanks to her savings from her previous employment.

The choice or rather the necessity of returning or never leaving the parental home comes as result of low or instable income and unemployment. Some respondents were living alone in another city and returned after finishing their studies. Others tried supporting themselves and live alone, but in the end were forced to return to their parental home.



However, young people believe staying with parents has positive effects, although it seems that in the long run the effects are negative, setting barriers or delaying self-actualization (Tsekeris, Ntali, Koutrias & Chatzoulis, 2017). The term “generation boomerang” has been used to describe this phenomenon in scientific literature. While some could consider this as a coping strategy against material deprivation, it actually is a forced decision, since the socioeconomic situation in Greece along with the lack of successful policies do not offer any other alternatives. Moreover, it is supported that national housing system and welfare regimes play a vital role in young adults’ housing situation (Arundel & Ronald, 2016).

As mentioned, total financial autonomy is not something participants in this category can achieve. Family and/or partners contribute significantly. They either provide financial means when individuals are unemployed or low-paid, or in times they face unexpected expenses. Under such circumstances, many participants claim to be autonomous only in some levels. Concerning psychological autonomy many feel autonomous since, as they accentuate, they can make decisions for themselves. However, in cases where interviewees live in their parental home psychological autonomy is sometimes restricted.

Well-being and health

Regarding health and well-being there is not any specific pattern among individuals. However, some participants are worried about the lack of health insurance, because of unemployment or precarious working conditions. Others, comment on their inability to cope with less urgent health issues, such as visiting a dentist. It is supported that worse well-being and health is common not only among the unemployed, but also among those in insecure employment (Athanasopoulos et al, 2016).

Alice (25, F, ME, U) for instance, is under a lot of stress because she is unemployed. In addition, she worries a lot about whether she will ever be able to find a job that will offer her health insurance along with employment stamps.

What is evident also in this category is the present-oriented thinking and decision making and lack of trust on the future. Most participants avoid making future plans, due to employment instability and precariousness. However, there are also interviewees who have been considered as being at increased risk who tend to compare themselves to other more disadvantaged young people and to feel that their general situation is relatively satisfactory.

Formal Support: State policies

Most participants of the increased risk group have been involved in policies, having received short-term financial benefits or having been employed temporarily in short-term programs. In common, however with the high risk group youth included in this category criticize the effectiveness of existing policies based either on their own or on friends’ experiences.



Evgenia (F, 26, HE, TE), for example, believes that such programs only serve to cover unemployment gaps, without offering any actual help to young people in terms of finding employment.

Their suggestions on policies include better organization for the programs, interconnection between programs and institutions, improvement of information offered and greater effectiveness. Primarily, their complaints and suggestions concern the desire to be employed in a field in accordance with one's studies, qualifications and/or training.

Kiriaki (28, F, HE, TE), for instance suggest the creation of a more interconnected network that will bring the employers directly into contact with prospective employees, in order to facilitate the overall process of job-hunting.

3. Participants at low risk of social exclusion

Only seven (four women and three men) out of the forty young people, who participated in the research, could be considered at low risk of social exclusion. There are similarities in their biographical pathways that appear to have affected significantly their lives, as well as their well-being, and have the potential to protect them from experiencing social exclusion. The participants in this category have not experience any severe form of deprivation in terms of basic and essential goods, unlike the participants in the first category. In addition, all of them have received at some point social support, which prevented them from experiencing social exclusion. In addition, a relative consistent work path and the choice of a profession, which could be considered to have employability in combination with family support, seem to be important protective factors.

Education and work pathways

One major factor that these seven participants share, which differentiates them from the increased risk category and contributed significantly to the aversion of social exclusion is their consistent educational and working paths. In detail, having jobs that are relevant to their field of studies has helped these young people to create the right conditions in order to ensure future employment as much as they can. In fact, nearly all tertiary education graduates mentioned in the interviews the importance of finding employment relevant to their education. Six out of seven young people in this category are higher education graduates who did manage to find some form of either official or unofficial employment, relevant to their field of studies. In detail, they managed to build up a relatively steady biographical pathway in terms of employment and gain sufficient working experiences. Thus, even in case of unemployment, they know that their chances of finding another job are high.

For example, Vaso (28, F, HE, TE) is a primary education teacher and she is currently employed temporarily at public primary schools as substitute teachers. She has several years of experience as substitute teacher and even though she does not hold a permanent position in a public school her chances of renewing her contracts every year are very high due to her past working experience in the field. In other words, she has



created a sufficient biographical path, which allows her to feel a certain degree of security concerning their employment in the future. Similarly, Nasia (25, F, ME, TE) has also created for herself the proper conditions that will allow her to find employment easily in the future, in case she loses her job. Nasia, who has a diploma in Tourism Studies, is officially employed for the past six years as a hotel employee. She believes that it is very unlikely for her to lose her job but even if she did, she is confident that she would immediately get a new one at another hotel due to her several years of working experience. In addition, she believes that her choice to study Tourism in combination with the fact that she already has a relevant job, can lead to many job opportunities given that tourism is one of Greece's developed industries.

Informal Social support

Unlike the high-risk group considered above, an important factor that has significantly contributed to the aversion of social exclusion of the low risk group is having sufficient family support. The seven young people of this category live either partially or fully at their parental home and receive plenty of informal support from their families. Even though they may lack autonomy, they experience a strong sense of security and safety.

For example, Helen (26, F, ME, NCJ) lives with her parents and covers only her personal expenses on her own while on the weekends; she visits her boyfriend who lives in a nearby village. Even though Helen does not feel autonomous, she admits that she enjoys the security of living with her parents.

Autonomy pathways

The participants of this category live either fully or partially at the parental home. In this sense, their housing autonomy is being compromised. However, most of them appear to choose to remain at the parental home in an effort to create savings. In other words, they are not forced to remain at the parental home because they lack the financial means to survive on their own, since nearly all of them have relatively secure employment paths. In addition, their psychological well-being may be affected by the fact that they still live with their parents. However, as mentioned above, according to participants own accounts it's a temporary sacrifice that they chose to make for a better future. This method has certainly its drawbacks that affect the potential of participants in this category to undertake certain adult social roles, to adopt certain social identities and to relate to others through these. Nevertheless, as we will further elaborate below this lack of (housing) autonomy in this group is not accompanied by a feeling of having lost agency and control on one's life. On the contrary lack of housing autonomy is in many cases closely related to the prospect of being economically autonomous in the near future by saving money, or by investing money in training so as to be in a position to claim a better job.

For example, Nikos (27, M, HE, NCJ) used to live on his own in the past. However, he decided to sacrifice his autonomy and moved back at the parental home in order to be able to save more money and to afford expensive equipment and gadgets that are



necessary for his work as a freelance aerial photographer. Nikos lost his mother when he was very young and he found himself in a position where he had to become autonomous and independent at a very young age. His family supports him on this decision and so, Nikos does not contribute at all in the family expenses and either keeps all his money for himself or invests it for his work. Similarly, Vaso (28, F, HE, TE) chooses to sacrifice her autonomy and continue living at her parental home without contributing to the family budget in order to save money. Her goal is to save enough money in order for her to be able to leave the country and move abroad with her boyfriend so as to have better living conditions and higher salaries. Her family supports her decision and even though Vaso has a relatively secure job that would theoretically allowed her to live on her own in Greece, she believes that living on her own in Greece would be too precarious due to the current financial circumstances. So, with her family's support, she chooses to wait in order to save money so as to move abroad in the near future.

Wellbeing and Health

The participants included in the low risk group have not mentioned particular health problems and due to family support, they are all able to afford medical expenses. As far as psychological wellbeing is concerned, unlike the previous two categories, they maintain a future time perspective and they feel that they have control on their lives.

Vaso, (28, F, HE, TE) for instance strongly believes that her current living conditions are ephemeral and that she will be able in the future to take her life in her own hands and move abroad.

When they talk for example about having to move to the parental home, as it has been mentioned in the previous section, they represent this decision, not as an unwanted sacrifice, but also as an active strategy that can secure them the conditions for a better future.

Formal Support: State policies

Most participants in this category (six out of eight) have not been involved in policies, while the others have just received unemployment benefits at some point. They all-in common with the other two groups-are critical of existing initiatives and they considered them to be the less preferred option for unemployed young people.

Nikos (27, M, HE, NCJ) for instance, claims that he would never participate in any program because he has a very different notion of employment than the one that underlies most policy initiatives, which he believes may be only short-term beneficial.

However, the participants in this category were able to ensure employment, even precarious, for themselves without receive any help from policies, mainly by choosing professions that were not so much affected by the financial crisis like profession relevant to tourism and education. In a way, their education path on the one hand and the family support that allow them room to make rather consistent career choices appear to have acted as protective factors.



Summary and Concluding Remarks

To summarize, most of the young people who are at high risk of social exclusion have low educational level, which makes it extremely hard for them to find employment in a context where unemployment is massive and affects even highly qualified people. In addition, being unable to receive any form of informal support from their parents, in a national institutional context country where families constitute a major source of support and protection for youth, has a major negative impact on their lives. In a way, young people in this category lack a very crucial safety net and unlike the youngest people in Greece, they have absolutely no one to turn to in case of need. Young people in this category face severe material deprivation since most of them are unemployed or long-term unemployed. Those who have never been employed in their lives are at high risk of labour market exclusion since they lack any previous working experience. Similarly, those who are long-term unemployed they too experience major difficulties to re-enter the labour market. However, young immigrants in Greece appear to be in the worst position since apart from having to face the same unemployment difficulties as young Greeks, they also have to cope with the fact that they are at risk of deportation since their legal status in Greece is at stake due to their unemployment or precarious employment.

Interviewees who run an increased risk of social exclusion are quite unique cases. Nevertheless, there are two basic common patterns traced in their working trajectories. These include inconsistent working paths and establishment of precarious forms of employment, such as undeclared jobs. Despite financial instability or lack of working rights or health insurance, they can cope with basic living costs. Informal social capital is a key element in coping with other expenses and offers deliverance or vital help, when they confront important difficulties. However, their autonomy is ambivalent. Regarding health issues, the inability to cope with medical issues is more accentuated. Policies have not proven helpful enough, for participants falling into this category.

The young people who are at low risk of social exclusion are highly educated with temporary but relatively secure jobs that are usually related in a way or another to their field of studies. Being employed in a job that is relevant to their expertise has helped them greatly to create a steady biographical path in terms of education and employment with sufficient previous working experiences that prevents them from having to face labour market exclusion. Additionally, the fact that their fields of expertise are relevant to professions that despite the financial crisis are in relatively high demand, such as tourism and education, has also contributed significantly to the aversion of their exclusion from the labour market and by extension, to the aversion of social exclusion. A crucial protective factor for these young participants seems to be the economic status of their family and its ability to support them. One could argue that their consistent education and work path may be also related to this family back up. Social support seems to crucially affect their future orientation and planning.

Although the above typology may be valid within the specific context of our qualitative study and highlights in a stimulating way the protective and risk factors that are situated in the dynamic trajectories of our young participants, we need to also stress some



limitations. These have mainly to do with the fact that our sample was a purposeful one and the youth that participated were already in a high-risk position. Hence, in many cases we had the feeling that the differences between individual cases were very subtle. This probably has to do with the institutional context as well which has already been mentioned is characterized by massive unemployment on the one hand and by lack of effective policy initiatives. Hence and despite the differences between the three groups it seems that the lack of effective institutional formal support and state interventions constitutes common ground for all of the participants



4.2.5 The Italian case⁶⁸

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A brief account on the national context

Italy is characterised by structural youth unemployment. As literature showed, young people exhibited a greater economic and social vulnerability in comparison with other age groups. They were exposed to a wide range of risks, coming from institutional changes – welfare and labour market reforms – which occurred during the 1990s. Even before the onset of the recent economic crisis, the Italian partial and targeted model of labour market deregulation, introduced in the 1990s (with the insider-outsider divide that followed and the re-regulating of the welfare and labour market), greatly deteriorated the plight of young people (Barbieri, 2011; Barbieri & Scherer, 2009; Blossfeld et al., 2005, 2012). In particular, they were at greater risk of being trapped in a secondary and sub-protected labour market, and not able to enter the insurance-based welfare. Young people were, in fact, considered the main losers of the Italian labour market flexibilisation process, “*at the margins*” (Barbieri & Cutuli, 2016; Blossfeld et al., 2011).

In addition, more recently, they were hit hard by the economic crisis. The deterioration in labour market conditions contributed decisively to the growing inequality, affecting young people especially. In fact, their greater vulnerability was to do with the fact that they were more likely to hold short-term and atypical labour contracts and be less paid. Moreover, they tended to face higher unemployment risks and lower upward mobility chances, even when they held permanent contracts (Eurostat, 2016b). Therefore, since unemployment and low pay were the most relevant risk factors for poverty, young people were the most likely to be at risk of poverty and social exclusion in Italy. In 2015, the percentage of young Italian people aged 16-24 at risk of poverty and social exclusion was 36.5% (+ 5.4% compared to 2007 and + 5.6% compared to EU28). Among young people aged 25-29, this reached 36.8%, 10% higher than the EU28 average (Eurostat, 2016a).

In the absence of a minimum income scheme, young Italian people often needed to rely on their families, creating a phenomenon of hidden youth poverty, as well as increased deprivation for their families. This enforced dependency on parents, disguised the lack of opportunities and the poverty faced by young people (Saraceno, 2015). Family solidarity was able to shoulder the loss of income and employment among family members in the first period of the crisis, making use of savings. However, as the crisis persisted, family strategies showed their weaknesses. The increase of economic deprivation reflects the worsening of family material living conditions. In fact, in Italy the proportion of people materially deprived in 2015 was very high (22.6%) compared to EU28 (17%) and more than half of those defined as materially deprived experienced severe material deprivation (four items of the nine difficulties considered in the indicator).

68 A previous version of this report was published in the Except Working paper n. 18, <http://www.except-project.eu/wp3-78/>



In more general terms, as literature argued, Italian young people are particularly exposed to the risk not only of not achieving economic stability over the course of their lives, but also of not maintaining or reaching a socioeconomic status in order to make and implement their life projects (Bertolini, 2011; Busetta & Milito, 2010; Ranci, 2011). This kind of risk can be a relevant factor of disadvantage for young people and can bring them to a condition of social exclusion.

Because of the above scenario, the Italian sample consisted of youth potentially at risk of social exclusion. The logic of the Italian sampling plan was coherent with the logic of the EXCEPT project: the final sample is composed by 50 young people aged 18-30, whose main socio-demographic characteristics are summarised below.

The interviews have been conducted in December 2015-September 2016. The interviews were carried out in two different geographical contexts: 31 participants out of the total sample (N=50) were living in the city of Turin (in Northern Italy) at the time of the interviews and 19 in Catania (in Southern Italy). The overall sample is well balanced in terms of gender, with exactly 25 young men and 25 young women interviewed, and also in terms of involvement in targeted policies: more than the half of interviewees (27) is (or has been) involved in some measures aimed at avoiding the risk of social exclusion and 23 participants have not participated in any such measures. With respect to the age group, 25 interviewees out of the total sample were aged 18-24 years at the time of the interview, while the other 25 were aged 25-30. The 18-24 age group appeared particularly difficult to meet especially in the case of men.

Regarding their educational level, most of the boys and girls interviewed (26 out of 50) had a secondary level of education (ISCED 3 in all the cases except for one, who had a level of education classified in ISCED 4), and the rest had a tertiary education (university degree, ISCED 5-6) (12) or a low educational level (ISCED 0-2) (12). People with a level of education lower than ISCED 2 (lower secondary, in Italy "*licenza media*") were very difficult to meet given the national rules about compulsory school (in Italy, it is compulsory to stay at school until at least 16 years old). In addition, also young people in Italy with a high level of education are experiencing job insecurity and labour market exclusion, as indicated in the national statistics and in the WP1 Guidelines. Furthermore, Italian literature showed that young people aged over 25 with a high education level, experienced job insecurity and unemployment and were exposed to economic vulnerability and risk of social exclusion. Therefore, we did not oversample low level of education (ISCED 0-2).

Regarding their occupational status, 17 were temporary workers at the time of the interview (people employed with fixed-term contracts and atypical contracts, e.g. temporary agency work, seasonal work, jobs on call, and so on), 21 were unemployed or working without a regular employment contract (non-contractual/undeclared workers), 6 were NEET young people, and another 6 were permanent workers (success stories).

In the category of "**unemployed**", we included youths who are working without a regular employment contract: this is a very widespread situation in Italy, usually together with high risks of job loss and an increasing exposition to job insecurity. Among Italian young



people, shifts from a work in grey to unemployment, as far as from an occupational status to another (e.g. from temporary job to unemployment or to a job without a regular contract) were frequent and led towards a vicious circle of cumulative disadvantages. We included a number of “NEET” defining them as people who do not look for a job and are not involved in training or education. Given the high number of NEET in the Italian context, studying this phenomenon was particularly relevant.

Regarding the interviewees’ housing situation, we had to underline the difficulties to find young people who had left the parental home, in coherence with the national context. To overcome this bias, we paid particular attention to this aspect in the recruitment process, reaching the number of 14 out of 50 youths not living at the parental home at the end of the fieldwork, while 36 interviewees live in the parental home.

Rokicka and colleague (2015) and Stasiowski & Täht (2016) identified young people with high level of education as a risk group in Italy. Moreover, concerning the “specific risk groups”, we considered as vulnerable groups: NEET and young people belonging to ethnic minorities or immigrant groups.

Based on the guidelines (Figgou & Unt, 2017) elaborated above (General Methodology Section) and after having carefully examined all the Italian interviews, we divided the participants into three categories: those at high risk, those at increased risk and those who are at low risk of social exclusion. Three researchers were involved in this operation that followed the project since the shared construction of the analysis tools. In doing this analysis, the focus was on the most important mechanisms that came out of the data, without being necessarily recognised by the interviewees or explicitly expressed. A detailed description of the three groups is given in the following section.

Results/Typology

1. Participants at high risk of social exclusion

The interviewees we considered at high risk of social exclusion were those who faced severe economic deprivation, lacked adequate family support and experienced both strong difficulties to participate in social life and feelings of social isolation. They appeared youth at risk of being trapped in precariousness and in its negative effects on housing, economic and psychological autonomy more than the interviewees of the other two categories. The high risk of social exclusion is the result of a process of cumulative accumulation of disadvantages in many domains of the youth’s life. Unemployment and job insecurity represent important risk factors, which, if not offset by adequate labour market policies and in the absence of strong family support, can lead to social isolation and poverty, triggering a vicious circle where also lack of both housing and economic autonomy and plans for the future accumulate.

Most of the participants in this category were unemployed, had a low level of education and had not participated in policies (active or passive) to improve their employment status and living conditions.



Nine interviewees (five women and four men) out of the 50 young people interviewed could be considered at high risk of social exclusion.

Education and work pathways

An important factor that seems to expose the young interviewees in this group to high risk of social exclusion is the weakness of their overall previous educational and (especially) working trajectories. The great part of these young interviewees have “non-linear” educational paths: in other words, their school-careers were fragmented and characterised by interruptions/dropping out of school and/or changes in the study courses they were enrolled in. Moreover, precarious work conditions, low qualified jobs and recurrent (and often long-term) unemployment (or inactivity), together with the lack of a clear working “project,” constituted common ground in the past working paths for the youth in this group, triggering a vicious circle not allowing to them to accumulate (on the contrary, this resulted in a waste of) competences and knowledge that could have improved their employability over time.

Mara (29, F, ME, U) had been unemployed, at the time of the interview, for 4 months and was struggling to find a new job. Both her educational and working paths were non-linear and downward. She finished high school as a tourist operator. At the end of her second year of high school, she considered changing and enrolled in a socio-psycho-pedagogic high school, but realised she would not be able to study all the different subjects in one summer. Right after finishing high school, she enrolled in university (in 2005). She tried the access test for the course of Professional Educator and that of Educational Science, but could not pass them; therefore, she enrolled in a BA for Social Service. After two years of University (2007), she started to work with a temporary, but full-time job at the Post Office and left university before finishing without a degree. Her last job had been without a contract. Her last formal contract ended one year before the interview. She had changed a lot of jobs, mainly because she was not hired after a trial period, or the temporary contract (the way she was usually hired) was not renewed or she was fired. She almost always worked as a shop assistant – the kind of job she liked most. She always worked for very short periods, the longest being a 5-month-job, which was the only time she was able to claim unemployment benefit.

Among the young people interviewed in Catania, Tamara (23, F, ME, NEET) was a NEET at the time of the interview. She had a high school diploma, but she was unemployed just like her father and brother, but she sometimes worked irregularly, taking care of an old woman without a regular labour contract like her mother sometimes did.

Tamara’s working path was characterised by very low qualified jobs, often without regular employment contracts; her jobs until then had been different from each other. These jobs were not only inconsistent among them but also her level of education and type of study course (upper secondary education in the tourism sector). She appeared to be at risk of being trapped in precariousness because the disorder that characterised her educational and working path would not allow her to accumulate (on the contrary, this results in a waste of) competences and knowledge that could improve her employability over time.



Informal social support

As we know, in Italy family support and solidarity had a crucial role: turning to family financial support or transfers in-kind was one of the main coping strategies Italian young people were used to adopting in their effort to cope with their lack of money, given the low level of institutional social protection (Bohnke, 2008; Majamaa, 2011). If Italian families and parents, in particular, were traditionally committed in compensating for the deficiencies of the welfare state, in the case of this category of interviewees, the family of origin was itself affected by deprivation and material hardship, therefore could not financially support their children.

Andrea (24, M, ME, U) was the first-born of a very young couple, which had migrated to Turin from Southern Italy. His father ran a bar and his mother was a secretary in a solicitor's office. He underlined great tension and quarrelling between his parents. After the birth of his younger sister, his parents separated and the children were entrusted to their mother. The father's business collapsed, his father had problems of alcoholism and sometimes he beat Andrea during his childhood. Later, his father left the city.

Andrea lived with his mother, sister and grandmother. They had financial difficulties for some years because the mother lost her job due to the office's cutting down, and the children could only find temporary work. Furthermore, the family had various debts such as unpaid utility bills in the mother's name, taxes the grandmother owed and traffic fines Andrea had incurred after getting his driving licence. The family's divorce lawyer was helping them by giving useful advice, allowing them to pay in instalments in so far as it was possible and, in some cases, using statutes of limitation to try and have debts cancelled.

Autonomy pathways

All of the interviewees we considered at high risk of social exclusion were unemployed: they had no income and lived in the parental house. Lacking income, resulting from unemployment, they were forced to live with their parents, giving up housing autonomy. Economic dependence and poor living conditions can compromise also psychological autonomy in terms of not being able to make one's own decisions, to take on responsibility and make choices. From this point of view, these interviewees showed that the experience of unemployment could strongly affect the transition toward adulthood and the process to gain independence, thus undermining it.

Mara (29, F, ME, U) was forced to live with her parents who lived on a tight budget. Mara said that "we've always... tighten our belts". Mara's father had lost his job in 2000 and, since then, he had done some small temporary jobs to pay off the contributions for early retirement. Mara mentioned not only the economic tightness but also the depression her father went through and the fact that, as a teenager, she could not really understand or accept that they had to cut their expenses and were not able to afford some things. She would like to move out and to be more independent, but she has no money to do that (and that's the only reason why she's not doing it). She explains she depends from upon her parents for anything as she barely has savings from the previous job. She often talks about the fact that she suffers the lack of autonomy very much, in all its dimensions.



Moreover, she feels responsible of not being able to help and to support her family, which is another thing that burdens her.

Well-being and health

When living conditions became strained due to the very limited economic resources, also youth's cohabitation with their parents might have had a detrimental effect. In fact, for many respondents, dependence on the family could represent a further disadvantage factor as not only could it lead to a general feeling of dissatisfaction or of guilt but also to severe familial tensions. Moreover, the respondents at high risk of social exclusion represented themselves as being unable to participate in activities, living patterns and relationships that were the norm for most other young people.

In Andrea's (24, M, ME, U) interview, health problems emerged as a result of his stress. He experienced panic attacks, which influenced his lack of employment success and, more generally, his quality of life, which forced him to interrupt his sporting activities for a time. Moreover, his plans for the future were not very clear. Unemployment and the family's difficult financial situation limited Andrea's prospects, starting with the inability to make plans for the solution of his problems.

For Tamara (23, F, ME, NEET), the familiar atmosphere was unpleasant due to the absence of jobs and their economic problems: they did not have enough money for food. They got around on foot since they had no car and could not even afford a bus ticket: she thought it was embarrassing. They had no telephone at home. She would have liked to live a normal life like other girls of her age, but she did not have a real social life and friendly relationships. Tamara's social life was poor and she avoided going out with other young people because she could not even afford the cost of a sandwich.

Mara (29, F, ME, U) reported a sense of depression connected to the fact of not having a job and, more than that, of "not having a future" because of that. She felt that, at almost 30 years old, she was old for the market and was afraid she would not find anything, she was unlucky and a victim of circumstances. "I don't see any future... it's bad to say so, but it's like that. The money, really, makes the future, I feel like I'll become, I don't know, a tramp of the future". Moreover, she thought that, as she did not have any money herself, she could not have any social life. Indeed, in her view, social life always implied costs that she could not sustain. In the interview, she said that she felt forced "to stay home and become asocial" because going out meant, drinking a beer, and she could not ask for money from her parents. Thus, she seemed increasingly detached from social interactions.

Formal Support: State policies

It must be underlined that Italian young people did not have access to unemployment benefit when they were looking for their first job, or they had not accumulated enough payments in order to avail themselves of the benefit. Moreover, active labour policies were still scarce and not effective. Often young people lacked orientation in the labour market.



In general, when talking about policies, social benefit, social welfare these interviewees showed a certain vagueness, often covered by strong statement that often however they were inaccurate or based on the word of mouth.

Tamara (23, F, ME, NEET) was very critical about one of the few experiences she had had regarding the policies, a one-year regional (public) course for child educators she had attended after high school but, since she had not obtained a certain amount of money ('participation compensation', about €600) that by regulation was to be granted to the participants. She declared that she had not even received the certificate of attendance. She and other participants had asked the training organisation for explanations but with no results. Regarding this course, she said she expected something completely different – to study and be involved, instead, the teachers were bored and so consequently the students also got bored.

Mara (29, F, ME, U) didn't have any good experience with the Employment Office, she could not really understand what they were doing and, in general, she thought that there was not a good information about the policies or benefit that might be available.

2. Participants at increased risk of social exclusion

The increased risk-of-social-exclusion category included individuals who experienced, at the same time, job insecurity (therefore, risk of labour market exclusion) and some risk of economic exclusion or social exclusion. This category consisted of 25 individuals from our sample (16 men and 9 women).

It was more difficult to define who was at increased risk compared to the other categories, as Keiselbach and colleagues (2001) underlined. First, they did not experience severe material deprivation as they were able to cover their basic needs. It was interesting to note that, even though most were temporary workers or workers without a contract and lacked housing autonomy many interviewees did not represent themselves as economically deprived, regardless of being forced to live with their parents or make hard sacrifices. If they did not consider themselves as poor it was because they levelled down their economic self-sufficiency, defining it solely in terms of their ability to acquire their own personal necessities, by cutting expenses deemed unnecessary such as holidays or leisure activities. These activities were indeed crucial for sharing lifestyles and relationships, which used to be quite widespread among young people (<http://www.rapportogiovani.it/>). Therefore, these respondents were at risk of social exclusion because their financial situation could imply a limited participation in social life.

Education and work pathways

The weakness and the disorder of the previous working trajectories is a common trait among also many of the interviewees belonging to the second group of interviewees, that of youth at increased risk of social exclusion, but in this case even in presence of good working trajectories, young people have income discontinuity and/or very low wages.



Talking about their earnings, most youth had a precarious or non-contractual job, and if they had any, they mentioned very low pay (€ 400 – € 500). Low pay and/or discontinuity of work and income represented important deprivation risk factors and explained why the interviewees could be exposed to economic strain, difficulties to project themselves in a long- term temporal horizon and plan their future, and few opportunities to improve their social life.

As a case in point, Carlo (25, M, ME, TE) perceived his economic situation in terms of self-sufficiency, despite his financial resources being limited and insecure. He was 25 years old and, at the time of the interview, he worked as a salesperson and part-time bartender at a trade fair cafe, run by a cooperative of which he was a member-worker. He had moved away from his parents' home at an early age (living at a friends' home for some time while still underage), and went to school until the ninth grade (the first year of high school in Italy, ISCED 2). Afterwards, he did many jobs in a discontinuous and fragmented way, often having more than one job at the same time and combining them with training periods: he held various jobs in sales (door to door), but also as a bricklayer, dishwasher, and attendant in call centres, a salesman, and waiter. There was an apparent inconsistency between his training and his work experience, but this was not thematised by Carlo.

Francesca (23, F, LE, TE) had a daughter of almost 3 and lived with her partner who had a job. She had a fixed-term job in an ice-cream shop that she liked a lot. This situation of relative autonomy and stability was a recent achievement for her. After upper secondary school, Francesca enrolled in a vocational Catering school, she failed the first year and so decided to go to "Piazza dei Mestieri" where she obtained a qualification in Baking and Confectionery. After a few months, through the Job Centre of a private association, she had a job offer for a four-year apprenticeship, which unfortunately finished unexpectedly, and she then went through a series of irregular jobs for four years, broken promises of regular contracts, episodes of exploitation intertwined with health problems, sometimes debilitating, and the birth of her daughter in 2013. Francesca also planned to move to London. A turning point in her life was the opportunity to do two seasons in a well-known chain of ice cream shops in Turin. Although it did not offer her a permanent position, it opened the door to find her next, and current, stable job in an ice-cream shop. In the interview, she denounced the distortions of work in grey and the distorted use of flexibility by employers, although in fact she was never able to protect herself.

Gaia's (24, F, ME, U) working career looked stable having always done jobs consistent with her own interests in the sector of dressmaking and clothes (her ideal job would have been in the fashion sector as a stylist, a dream that she had had since she was a child). The weak point of her working career was that these jobs had always been low paid and often without a regular employment contract. At the time of the interview, she was unemployed. She seemed a proactive girl. She was looking actively for work in any way possible and wanted to explore job opportunities and training that were more consistent with her project/dream to become a stylist and to work in the fashion sector. Despite this, she was open to considering job opportunities in other sectors also because she needed to cope with job and economic insecurity. She attributed great importance and value to work in general and even considered it as a source of independence and compared it to the air one breathes; she could not live without working.



Informal social support

Working status and economic conditions of the parents represent another important risk factor, if parents have experienced financial distress. Some of the young people in this group cannot turn on a strong informal social support. Others can rely more on their parents compared to the interviewees at high risk of social exclusion.

Antonio (18, M, LE, TE) was a good example of this: he said he was relaxed living the present and planning for the future and, despite the economic difficulties experienced by his family, he felt he was playing his part to help. The important informal support in Antonio's words was related to receiving advice from people who combined the fact of belonging to "agencies of socialisation", first his family and then school, despite the fact that he had decided autonomously.

Gaia (24, F, ME, U) was another very emblematic case. Gaia's family situation was difficult: she lived in Catania, was unemployed and was not able to rely on any source of money at the time of the interview. Her father was a self-employed worker (electrician) but was suffering from the negative effects of the economic crisis (more than 7 years). Gaia said in the past that her economic situation had been fine, but after the economic crisis hit, the situation worsened. When her father came home after work, he brought shopping bags full of fruit with him because old people sometimes paid him this way. He could not say no and, given that the work he did was not very expansive, he accepted them. Sometimes, people also paid him with checks that bounced; their bank account was empty many times.

On the contrary, informal social support was essential for Francesca (23, F, LE, TE), in very strong forms: living with the parents at the beginning with her partner and daughter, the availability of the mother to work part-time to look after the granddaughter, allowing Francesca to take the job in the well-known ice-cream chain, in order not to make her lose the opportunity. Today, both Francesca and her partner are enjoying the support of their parents, especially hers, both through direct cash transfers and through indirect (care for her daughter and flat). Moreover, in planning her move to London, Francesca was able to count on some friends who lived there and offered advice and support.

Autonomy pathways

In this group, given the low wage, to be housing autonomous is a cumulative disadvantage because they have experienced economic strains, difficulties to have a social life. As in many cases, wages were not enough for them to live on, as already mentioned, living with their parents represented a widespread strategy to make ends meet, allowed them to cover their basic daily needs, such as petrol, cigarettes, a few beers with friends, thus freeing them from the demands to pay their own house expenses.

Living conditions of these interviewees could be defined as vulnerable, since they seemed to be in a very precarious balance, focused only on a short-term perspective.

Carlo (25, M, ME, TE) presented himself in the interview as an independent person from an economic point of view, however, he let us know that he did not need many things; he was therefore content to live with what he earned with his part-time job. Carlo



appeared to be a person who was satisfied with himself and, on the whole, with his lifestyle. He showed no problematic elements; rather, he highlighted his capacity of activation as positive. The only indispensable expense was rent and Carlo managed to cover it with his part-time job salary, given that the rent was shared with a roommate. For the rest, Carlo was satisfied. However, his work was precarious, his family was not supportive, and he managed to pay bills and rent but little more.

In the case of Francesca (23, F, LE, TE) the impact of insecurity was strong both on her autonomy, since she never had access to a subsidy (except a one-time state bonus for her first child) and was able to move in with her partner only at the end of 2015, and on her motherhood, which she could not live fully as she began to work when the child was 3 months old, without telling her employer that she was a mother. In 2015, she and her partner and daughter left the parental home and went to live alone in an apartment of her parents', where they could pay a nominal rent.

The young people in this group experienced strong difficulties and seemed to be strongly affected from uncertainty, but they were able to put in place a lot of strategies in order to react, find a job and reach autonomy. The idea to move in another country, for example, was really widespread among these interviewees. Some of them highlighted that *housing* autonomy was one of them priorities at the moment of the interview, but they believed that making important decisions in the workplace was an indication of independence and adulthood.

Antonio (18, M, LE, TE), for example, seemed to have precise and informed strategies to turn his work and career for the better. On the one hand, he was able to count on emotional support from his family and, on the other, he turned to institutional channels to prepare him for the world of work. At the time of the interview, Antonio thought that with his commitment he had the possibility to exploit the opportunities available in order to have as many experiences as possible, even abroad, so he would be able to achieve his long-term objectives, especially a permanent position and consequent stability in order to create his own family. The idea that the commitment was a discriminating factor in the transition to adulthood was strong in him, as well as the will to differentiate himself from his friends who spent their days sitting in the town square.

The emigration project is present in the case of Gaia (24, F, ME, U). She felt that she had no future where she lived in Sicily, so she was seriously considering the opportunity of moving to the USA with her boyfriend, an American marine, looking for a dignified life that, here in Italy, she thought she would not be able to build and live. This would be a hard and emotionally costly choice for her to do since – she said – she would not leave her country, her city, for reasons linked to the lack of work and to the impossibility of achieving both her dream and life project in her own land; she loved Sicily.

Well-being and health

Health problems, sometimes debilitating, intertwined with other factors contribute to make work careers unstable. In some cases, health problems mattered in the search for work and the chance to preserve it, adding another risk factor to already vulnerable youth paths.



Because of an accident, Matteo (28, M, ME, U), from Catania in the south of Italy, had been taking medication and appeared isolated from the network of friends he previously had. His interview was a continual switching between his stating that he was “fit for the world of work” and his recourse to the accident as a biographical fault line, and to the present marked by rejections and failures.

For Francesca (23, F, LE, TE) health was an additional risk factor: she suffered from ulcers and asthma, although she said that she had been well since she found stability and left the parental home.

Formal Support: State policies

Another risk factor is a bad implementation of policies: episodes of exploitation by employers are not infrequent in our sample also in case of Youth guarantee. The interviewees told us about jobs in grey and the distorted use of flexibility by employers, but they seemed not able to protect themselves. Talking about policies, a relevant risk factor is never had access to a subsidy because of their past absence of a contract and not have access to childcare for a child.

A kindergarten at an affordable price was a major need for Francesca (23, F, LE, TE), but she never received this kind of support.

On the contrary, the Youth Information Centre and Youth Guarantee were important factors for Antonio (18, M, LE, TE), which allowed him to obtain the virtuous sequence of “obtaining the qualification-internship-apprenticeship”.

3. Participants at low risk of social exclusion

The participants at low risk of social exclusion did not experience severe forms of deprivation in terms of basic and essential goods, unlike the participants of the first category. In addition, most of them received to some extent family social support, which prevented them from experiencing social exclusion.

As already mentioned, living with one's own parents, and receiving financial support from them appears a natural strategy for coping with job insecurity and economic uncertainty in Italy. Overall, lack of housing autonomy seems not to be a factor of social exclusion for most of the Italian interviewees, because that condition, as we have already mentioned, is perceived as widely widespread among Italian young people.

As a matter of fact, most of them felt neither socially isolated nor at risk of being excluded. Their family of origin was both the major source of economic and social support and a vehicle for social integration: it could balance their limited access to the labour market and the subsequent economic consequences.

Supportive interactions with parents granted them the opportunity to save money and be protected against the spell of unemployment. Family relationships were often described as quite good. These respondents did not feel at risk of being marginalised. We did not



find a widespread perception of segregation or disengagement from society in the interviews.

In this category, there were interviewees who were not only strongly supported by their social networks but also highly educated. They could be considered “autonomous” but, at the same time, and to some extent, exposed to some vulnerability factors. Their autonomy assumed a limited connotation in space and time: it did not result in a wide range of options of choice and opportunities in life. Their limited autonomy could constitute a risk factor if it involved exposure to the possibility of falling into situations of social and economic vulnerability. In other words, their condition did not imply having a full chance of planning their lives. The risk here was that they would be excluded from adult roles for a long time and would not develop their ability to take responsibility and to move in a labour market that implied more and more an active behaviour for facing flexibility. The economic context and the inadequacy of institutional support did not provide young people with the tools they needed to foresee and build their future. This category consisted of sixteen individuals from our sample, ten women and six men.

Education and work pathways

In this group, the young people were in great part tertiary educated and had stable or upward working paths, consistent with the level and the type of their education. Regarding the kind of course of study, it is not a case that in this group we find interviewees, in some cases, with very “strong” course of study (for example engineering or informatics). Despite of this only few of them had a permanent/open-ended labour contract. In this case, the most relevant risk factor is the lack of opportunities to reach a stable job situation, also from an economic point of view, despite they were committed to find opportunities. Some interviewee in this group seemed to be not aware of (or not willing to think about) the long-term consequences of precarious jobs, preferring personal satisfaction in building their biographical paths, a decision that can be a burden in the next years.

Lara (26, F, HE, NCJ) could be considered an emblematic case of the respondents at low risk of social exclusion. She was highly educated: she held a linguistic high school diploma, a bachelor's degree in Intercultural Communication and earned a Master's degree in Modern and Comparative Culture at the University of Turin (ISCED 6). She was formally unemployed, but had, in fact, done many jobs. At the time of the interview, in addition to private lessons, Lara taught an intensive English course once a week at a middle comprehensive school, as part of her afternoon extracurricular activities. Overall, combining her different jobs, Lara seemed very busy. The opinion expressed concerning her teaching activity was positive, even if it was a discontinuous job during the year.

Emma (20, F, ME, TE) obtained her diploma in 2015 at a hotel and catering school, specialised in reception work and, after 20 days, she got a job at a hotel to which she had sent her CV before her diploma exam. She had a six-month traineeship through Youth Guarantee, which was imposed by the hotel, which she tolerated badly, and then was confirmed with a 3-year apprenticeship. She did a lot of overtime and earned up to €1,100 a month. She had to support herself and her pets; she lived alone with two dogs.



Emma described her hard work to find both success and a job, e.g. during her studies she never missed an opportunity to do internships: given 600 compulsory traineeship hours, Emma did about 1000.

Costantino (26, M, ME, TE) represented an interesting case of vulnerable young people living in the south of Italy. He was a highly educated 26-year-old. He had worked since he was 19. At the time of the interview, he had a fixed-term job, but his contract was expiring soon after. He showed awareness of the problems of the labour market in Southern Italy and the difficulties of achieving a stable job position because of a structural shortage of qualified job opportunities. A risk factor that emerged from the interview was precisely that of territorial belonging: the contextual constraints might limit his chances of stable integration into the labour market. Having put aside savings, thanks to living with his parents (protective factor), and the coping strategy that he intended to implement was investment in his training.

Informal social support

As mentioned, for all the interviewees at low risk of social exclusion the availability of informal social support from parents, and in some cases from friends, is a strong protective factor.

Lara (26, F, HE, NCJ) counts on her mother's support including financial support, and not only that; her father had died 10 years before. "The subject of money has never been a taboo in the family, so when you need (it) you say so [...] I am still very lucky, I earn my living with my odd jobs. Moreover, she revealed she had a network of friends and acquaintances not only in Italy, but also abroad.

Emma (20, F, ME, TE) lived very close to her mother's house (5 minutes by car), and her parents helped her by paying for renovation expenses and her first rent, even if Emma then tried to do everything based on her salary, her mother occasionally did the shopping for her if she saw the fridge was empty, and her grandparents left her some money in their will with a clause that stated, "she had buy a new car", which she did after she got her license.

Autonomy pathways

As in many cases, wages were not enough for them to live on, as already mentioned, living with their parents represented a widespread strategy to make ends meet, allowed them to cover their basic daily needs, such as petrol, cigarettes, a few beers with friends, thus freeing them from the demands to pay their own house expenses.

Living conditions of these interviewees could be defined as vulnerable, since they seemed to be in a very precarious balance, focused only on a short-term perspective.

Lara still lived with her mother. On the contrary, Emma (20, F, ME, TE) left the parental home when she found a job through a four-year apprenticeship contract within a year after obtaining her diploma. She decided to go and live alone only after signing the contract, sought a low rent (€380) taking on the partial restructuring expenses of her house, in which she was helped by her parents. She was a good example of a young



person who was careful about managing her every-day budget. She kept her expenses under control with a forecast over time, using an Excel programme provided by her father, which calculated a simulation of future spending commitments, both regular (rent) and one-off (car insurance), thus not spending in the present if the programme reported that she would not have enough money to support the one-off expenses in the future. This led her to renounce leisure-time activities, which her friends, still living at home, did not do. But she thought that compared to them she was living better, because she used her own money for her all-important autonomy: she said that it was a question of priorities.

The rhetoric of determination and self-control is common among the interviewees of this group: young people who have a job, are quite or fully economically autonomous, and keep under control their expenses, saving also a little amount of money. This self-assessment is associated in many cases with the idea of being different from their peers and friends, to be more responsible and, in some sense, ahead in the transition to adulthood.

Thanks to a positive combination of her capabilities, parental support and good opportunities, Emma (20, F, ME, TE) reached a quite stable situation. Planning for her was the key to her success, she felt able to achieve her goals in life because she finally had great responsibility. The only element of uncertainty that emerged from her interview was the job Emma would have in the future to balance her work and family: Emma considered her work not compatible with her projects for a family, in terms of timing and, even at that moment, she was showing signs of dissatisfaction with the division of time between labour and home.

Also Lara (26, F, HE, NCJ) represented herself and the youth of her generation as strongly committed to finding opportunities, but without any support from the institutions. Her decision was to focus on the dimension of personal satisfaction in building her life path, even if this goal involved some sacrifices. Regarding work, Lara emphasised the dimension of self-realisation. Formally unemployed, she perceived herself as a precarious worker in search of a fulfilling work experience. However, in the interview, the medium- and long-term economic consequences of job insecurity were not raised as an issue. Regarding her plans for the future, she was considering moving to France, which she imagined offered greater opportunities for growth, cultivating a project for a PhD in Nice, with the idea of combining her training in cultural studies and her interest in dance. This idea however sounded more as a dream than a project with a strategy to fulfil it.

Well-being and health

Regarding well-being and health interviewees in this category looked to be, in great part, proactive individuals with a strong locus of control, which protect them from the negative experiences and the difficulties encountered during their working paths. It must be said that in some cases even when one had an open ended labour contract, interviewees reported a slight sense of insecurity and “malaise” for the fact that following the recent reform of labour market in Italy (for example Jobs act) neither open-ended contract can be considered “secure”, “stable” “permanent” jobs like in the past.



Lara (26, F, HE, NCJ), for example, was convinced that in the end “it’s you that has to make your own decisions [...] you have to be a bit of a warrior here in this world [...] Yes, not a Princess, but a warrior!!! “. She represented herself as a bit forced to make her own way all alone, so she has to look for things herself, to look for any kind of opportunity, finding her place in the world.

Formal Support: State policies

In this group, the majority of the interviewees did not receive any support from the institutions in finding a job, but they could have the need to turn on policy support in order to improve their competencies or to start a self-employment, and policies had to be appropriate and individualised. Moreover, young people could need specific policies in their future, in order to maintain autonomy in a peculiar step of their life, such as maternity, but also training, career improvement or starting a self-employment career.

However, some respondents came into contact with public policies, demonstrating that they were not passive and inactive, but they emphasized many weaknesses, mainly concerning their implementation. The interviewees reported, for example, that the Youth Guarantee initiative had been implemented too slowly, and the process appeared incomprehensible and inefficient to them.

In the perception of Emma (20, F, ME, TE), as mentioned, maintaining her autonomy and future work-life balance were the main sources of worry with regard to her future. To avoid these risks, from the point of view of policy, and considering her future projects, Emma appeared to be a typical case of a target of measures for women’s self-employment; in fact, she hoped to have access to them in the future. Emma did not turn to the institutions to look for work because she thought that their offers were not tailored to her, and her expectations in this regard were not met on the rare occasions in which she interfaced with them. However, she might need specific policies in her future, in order to maintain autonomy in a particular step of their life, such as maternity, or starting a self-employed career.

Constantino (26, M, ME, TE) did not rely very much on policies and public institutions. When he was finishing university, he had an internship as part of the Youth Guarantee Programme, but his judgment on that experience was very negative, not with regard to the company or the type of work, which he liked, but for the lengthy bureaucratic process necessary for starting the internship and carrying it out, which did not last long, and because he found a better offer. He had been there only a couple of months and was fed up, so as soon as he received a better offer from a company he had previously worked for, he left. The first reason was that the salary bothered him because it was low (about €400 for a full-time job). Then there was the bureaucratic process: signatures, signatures, signatures, and a whole range of things, including appointments at INPS (the Italian National Social Security Institute), and he was fed up.



Summary and concluding remarks

In order to identify key mechanisms leading from labour market exclusion or job insecurity to social exclusion, it is important to highlight both vulnerability and protective factors.

The young people at high risk of social exclusion in our sample were those who had low labour market attachment, and both their educational and working paths were non-linear and downward. Not a coherent educational path and not oriented to developing young people's abilities, exposed young people to an unstable work career and periods of unemployment and career paths that were not consistent with their skills. The lack of an efficient system of orientation in education and from education to work emerged from the interviews. In very few cases, our young interviewees were given the possibility of guidance and vocational training. Income discontinuity could expose these youths to economic vulnerability, due to the inadequacy of the Italian social protection system to cope with insecurity associated with a flexible labour market in both passive and active labour policies. In Italy, most of the interviewees, despite being unemployed, were not eligible to receive any kind of unemployment benefits, as were mainly atypical and irregular workers. Moreover, there were no unemployment benefits for those seeking their first job.

In this scenario, family economic and cultural backgrounds were a very important variable and the availability or not of family support, seemed to be a factor of inequality. First, because the youth who had a supportive family did not feel under economic strain and, if the parental financial resources were good, not only could they cover their personal expenses but they could also make savings. The youth who had less supportive families, were forced to take on sacrifices and self-imposed limitations. Second, in fact, the cultural capital of the family was able to support the orientation between educational and working choices.

However, as we stressed, if dependency on parents protected Italian young people against the spell of unemployment and therefore against material deprivation, it disguised their lack of opportunities and risk of poverty; working as the main protective factor, it could also contribute to postponing children's real independence. Moreover, it was interesting to note that this dependency did not seem to lead to youth's feelings of being left out of society because, thanks to their parents, most of the unemployed or precarious workers interviewed seemed able to live anyway according to the normal standard of living of their peers, as unemployment was a very common condition among young people (youth at low risk of social exclusion).

Furthermore, particular attention needed to be paid to the interviewees' housing arrangements, as this variable was one that seemed to make the difference. As already mentioned in the *EXCEPT T3.4.11 UNITO Country report: Results Part b) Job insecurity and autonomy*, most of the respondents lived in the parental house and giving up their housing autonomy was for them the outcome of the lack of economic self-sufficiency, due to their very limited financial resources. Living at the parental home was a protective



factor also because it was possible to make ends meet, to save and accumulate the kind of resources that provided a buffer against economic stress and financial pressures.

Their limited autonomy could constitute a risk factor if it involved exposure to the possibility of falling into situations of social and economic vulnerability. In other words, their condition did not imply having a full chance of planning their lives. The risk was that they would be excluded for a long time from adult roles and would not develop their ability to take responsibility and to move in a labour market that always implied a more and more active behaviour for facing flexibility.

Lastly, it was important to consider the crisis; family solidarity was able to shoulder the loss of income and employment among family members, making use of savings. However, as the crisis persisted, the family's ability to support their young members decreased (Istat, 2016).

The education level was a variable that deserved particular attention. In the Italian sample, the high level of education, although still mattered for finding a (qualified) job, especially in the long-term period, did not always protect youth from job insecurity and the risk of future unemployment, as some of the cases described in this report showed. Previous studies (Bertolini, 2012) demonstrated that in Italy, a high level of education did not guarantee immediate access to a stable and good quality job but, instead, played a role in the ability of the individual to hold together their different work experiences. The interviews revealed a worsening of this condition. Although young working men and women with higher educational qualifications were willing to build unstable work paths, they were at a high risk of slipping into a state of economic and social vulnerability, not only in the face of unsettling events, as in the past, but also as a result of non-virtuous intertwining among their different work and family careers and economical conjuncture.

Furthermore, specific attention was devoted to the immigrant status as a possible risk factor, because in the Italian sample there was a minority of foreigners. Growing up in a host country meant sometimes being faced with discriminatory processes and a lack of social resources (Brettel & Hollefield, 2015). It was important to remember to what extent the economic crisis had had a greater effect on migrants than on natives (Ambrosini & Panichella, 2016). Indeed, as we already pointed out in the *EXCEPT T3.4.11 UNITO Country report: Socio-economic consequences of unemployment, precarious and temporary employment or labour market exclusion*, according to the literature, youth with a migratory background, arrived at adulthood more quickly than their Italian peers did due to several constraints they had to cope with (especially from the legal point of view in a country like Italy where the legal status was strictly linked with job opportunities). In this framework, where feelings against migrants – both adults and young, recent-arrivals, and also those who had been in Italy for more than ten years – our results were interesting in order to confirm that what was happening at local level was quite different from the national narratives outlining only stories of a lack of integration and inclusion (Ricucci, 2017).

According to the experiences gathered in the project, interviews showed similarities between migrant and Italian youth autonomy itineraries. Of course, we had to distinguish



between those who had clear integration paths in Italy and those who belonged to the subgroups of young migrants suffering from their recent arrival and lack of social capital. The former were boys and girls strongly committed to their goals: getting their educational qualification/diploma, obtaining a job, developing their skills as much as possible and gaining the maximum from their educational capital either in Italy or in other European countries.

In the second sub-group, i.e. those who had the weakest social ties and a low level of integration (measured by language knowledge and skills in understanding how the context worked), attention was mainly devoted to achieving a stable societal position so that they could help relatives in the home countries.

The fear of being the 'second best' was in the air: it was not explicitly mentioned; and the topic of the lack of Italian citizenship remained backstage – a lack which could create differences in accessing rights and receiving social benefits. Our interviews swung between those who were unaware of this crucial issue and those who were conscious of the condition of liminality, whereby they were tolerated but not really accepted by Italian society, necessary but not welcome (Kirk, Bal, Janseen, 2017).

Some elements of the Italian institutional and economic context played a significant role as vulnerability factors and had to be considered among the disadvantages that could lead to social exclusion. The territorial variable continues to be crucial in Italy: living in the South is a factor of risk as it increases the probability of being unemployed, exposed to poverty and material deprivation and living in a jobless family.

To conclude, two important findings concerning the risk of social exclusion among the Italian interviewees must be highlighted. First, the widespread inability among the interviewees to project themselves into the future and plan for it is an important risk factor of social exclusion. The future seems visible on the horizon with only a short-term plan, which triggers a devaluation of long-duration time references and their limited opportunities for agency. Second, a generation that has no tomorrow is a generation that feels excluded from the possibility of taking on those responsibilities that are socially attributed to adult roles. In fact, exclusion from the labour market and limited autonomy, also for those who have higher educational qualifications, can be translated in the risk of exclusion from adult roles.



4.2.6 The Polish case

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A brief account on the national context

Education in Poland is compulsory until the age of 18 years old and it is mainly provided by public schools (with no fees). All our interviewees attended schools within 'old' education system⁶⁹, which was based on 1 year of preschool preparation (przedszkole), 6-year primary school ('szkoła podstawowa') and 3-year lower secondary school ('gimnazjum'). Then, lower secondary school graduates had to continue their education in one of the following types of schools: 3-year general upper-secondary school ('liceum ogólnokształcące') finishing with external matriculation examination (giving an access to higher education), 4-year technical upper secondary school ('technikum') finishing with external matriculation examination and specific exams confirming vocational qualifications or 3-year basic vocational school⁷⁰ (zasadnicza szkoła zawodowa) finishing only with specific exams confirming vocational qualifications.

General and vocational education in Poland is governed by Ministry of National Education⁷¹. However, actual administration of educational institutions is decentralized: local government authorities (gminy) are responsible for preschool education, primary schools and lower secondary schools. Since 1999 labour market policies and upper secondary schools are managed at the same, regional level (powiat) to strengthen the link between local labour market and VET provision. Main challenges of Polish VET are in increasing the quality of VET provision, improving the reputation of VET schools (to overcome mechanisms of negative selection of VET pupils) and adjusting the structure of VET education to meet future demands on the Polish labour market. Since 2012 Polish vocational education is during deep reforms aiming to adjust vocational education to labour market needs. A major change was a modernization of VET curriculum in 2012; in 2015, dual system in Poland was introduced in vocational upper secondary schools (previously similar solutions existed only in basic vocational schools).

Polish labour market might be characterized by high share of temporary workers and weakening labour market institutions⁷². Our employment protection legislation

69Since 2017/2018 government introduces school reform which deeply affects all educational levels.

70Education in basic vocational school might be partly provided by companies – the model is similar to German dual system.

71Higher education is managed by Ministry of Science and Higher Education.

72Poland has one of the highest shares of temporary workers in EU and rather flexible labour institutions (decentralised wage bargaining, moderate EPL – strongest for permanent contracts, moderate for fixed-term contracts and very weak for civil contracts): http://ec.europa.eu/economy_finance/publications/country_focus/2015/pdf/cf_vol12_issue4_en.pdf In Poland, the transition from temporary to permanent contracts takes significantly more time than in most other ECD countries. There are basically two forms of employment regulated by different legislations. Open-ended (permanent) contracts and fixed-term contracts are covered by the labour code, whereas so called commission contracts and per-piece contracts fall into the purview of civil law. The open-ended/fixed-term



guarantees highly regulated Labour-Code contracts (limited maximum of trial contract, maximum length of cumulative temporary contracts within the same company). However, NON-Labour-Code contracts are quite popular and weakly regulated. Consequently, it is a segmented labour market with very heterogeneous group of temporary workers with different levels of employment protection depending on the type of contract⁷³. In recent years, we could observe gradually decreasing unemployment level, but rising selectivity of the labour market⁷⁴. Territorial inequalities are very visible in Poland – the biggest differences manifesting between strong labour markets in the most developed urban areas and deprived labour markets in rural, peripheral areas⁷⁵.

Labour market policies are centrally coordinated (Ministry of Labour), but implemented locally by district authorities (poviat). Polish ALMP is directly oriented on increasing youth employability. One of the main priorities of Public Employment Services work is to focus on rapid support for youth in difficult situation on the labour market. Employment offices have maximum 4 months from the moment of registration of young unemployed person, to prepare of high quality offer for him.

Until 2015, family policy concentrated on poverty prevention with income-tested family benefits as the main policy instrument. Income support to all families was also provided in the form of child tax credits, payments of social security contributions for caregivers and price reductions for large families. Support for young parents not in employment began in 2016 with a monthly parental benefit of PLN 1000 (EUR 227) in the first year after childbirth. Since 2007, efforts have been made to increase availability of preschool education and care. Existing housing policies are fragmented and very limited in their scope.

Methodology: National sample and procedure

Qualitative material used in the following analysis was based on 40 interviews conducted between November 2015 - September 2016. We conducted 21 interviews with males and 19 IDIs with females. The initial intention to move our point of interest slightly more in the direction of low-educated youth was successful. We finished our research with 28 IDIs with ISCED 2-4 and 12 interviews with youth with degrees of higher education. Our research was almost equally spread between big cities (22 interviews) and small towns/rural areas (18 IDIs). The average interviewee was almost 25 years old – the youngest two were 19 years old, the oldest were 30 years old. We have managed to collect an almost equal number of interviews with unemployed respondents (45%) and

variant of employment is heavily regulated and burdened with high social security contributions. Conversely, commission/per-piece contracts grant no protection or entitlements to social security benefits.

⁷³More detailed information, explaining specific case of Polish LM deregulation, is available in the article “Temporary employment, unemployment and employment protection legislation in Poland” by Iga Magda and Piotr Lewandowski: <http://ibs.org.pl/app/uploads/2017/05/Chapter-7.pdf>

⁷⁴Good overview of the situation on Polish lm market is provided by: <http://financalobserver.eu/poland/the-labor-market-in-poland-has-become-selective/>

⁷⁵More detailed information: http://ec.europa.eu/economy_finance/publications/pages/publication15180_en.pdf



those with different occupational status. However, it should be noticed that the category of unemployed is partly overlapping with employed, because most interviewees with informal jobs are also registered as unemployed (it gives them health insurance). We also conducted 3 interviews with people on formally secure job positions (with indefinite job contracts). It was worth including this category, because - as it turned out - a theoretically “secure” contract is not always perceived as so secure. Our interviewees had different housing situations – most of them (55%) lived with their parents, others had their own flats, rented flats alone or with friends/partner/relatives. A detailed description of the three groups identified is given in the following section.

Results/Typology

1. Participants at high risk of Social Exclusion

Shortages in each domain can become risk factors of social exclusion. However, our analysis shows that the biggest threat lays in the accumulation of risk factors. Multiple burdens create a trap of social exclusion from which it is hard to get out⁷⁶.

Jowita's (F, 28, ME, U) story serves as a good example of cumulative disadvantages – household run by a single mother with no social or financial support, disabled child – Jowita's sister – demanding special care and additional financial resources, terminal cancer of Jowita's mother, Jowita's unexpected pregnancy and lack of support from child's father, job loss, debts, becoming a homeless person. At the same time, there were not many close friends, family members or relatives who could help her. The economic status of her family was also low, even before her mother's sickness. These factors, taken together, put Jowita in a great risk of social exclusion.

Very similar mechanism – of overlapping risk factors can be observe in Zuzia's (F, 28, LE, U) story. Zuzia, on the other hand, was raised by a single mother who didn't have financial resources to provide secure life start for her daughter. As a low-educated woman, who worked mainly illegally, Zuzia was exploited by her employers. When she got pregnant she lost her job with no benefits. When the things between her and her partner became bad, she couldn't provide for herself, run into the debts, lost her flat and became homeless.

It is worth of noticing that Jowita (F, 28, ME, U), Zuzia (F, 28, LE, U) and Joanna (F, 27, ME, NCJ) are mothers. Having a child, while facing low social support (Jowita and Zuzia are single mothers, Joanna lives with unemployed partner) and labour market exclusion, might be considered as an important factor increasing poverty risk.

Piotr (M, 23, ME, U) is also unemployed. His prolonged education and little professional experience - limited to consecutive internships - do not contribute to a "strong" cv, is

76 The stories of Jowita (F, 28, ME, U), Zuzia (F, 28, LE, U), Małgosia (F, 21, ME, U), Dawid (M, 19, LE, U), (Joanna, F, 27, ME, NCJ), Piotr, (M, 23, ME, U) or Zenek (M, 24, HE, NCJ) shed some light on the mechanisms underlying social exclusion



currently unemployed. He lives with his mother and helps her to look after his five-year-old sister, and has thus limited mobility, which prevents him from employment outside the local labour market. The lack of well-developed family ties (the death of grandparents and stepfather, limited support of the extended family) and of social connections force the interviewee to rely mainly on himself.

Stories which were told by interviewees in high risk of social exclusion had some common points: difficult family situation – often problematic relations with parents, low level of education, unemployment with some episodes of informal work. Additionally, in case of women: an important turning point was an early, unexpected pregnancy which was often accompanied with limited help from partner's and family's side.

Education and work pathways

What is characteristic for this group is that educational trajectories of its members were usually broken at some point. Their working trajectories, on the other hand, were often characterized by consecutive episodes of informal jobs, often leading to long-term unemployment.

Zuzia's (F, 28, LE, U) mother didn't have much time for her as she was working full-time as a cleaning lady. After finishing the lower secondary school, she went to the basic vocational school and started the traineeship for the cook. She terminated her training after 6 months, because she "felt lost at that time". The reason for her school dropout was complex. At the time when Zuzia started her vocational training she couldn't get along with her mother and mother's new partner. Moreover, they had to leave their old flat - her mother lost her job (after 22 years, because of the company's break-up), run into the debts and had to move to another flat. Their only income was based on the alimonies and social benefits. This was a breaking point in Zuzia life - she lost her favourite flat, she had to move to another part of the city where she had no friends, her relations with her mother became worse. She was escaping from home, started to spend her nights at the staircase, friends' places or with her grandma. Her conflict with mother was escalating – from time to time her mother didn't let Zuzia inside the flat. When Zuzia turned 18 years old, she felt free to leave her home and start her own life.

Then, she had several episodes of both informal and formal work. However, her main working experience is related to the sewing company where she worked with no contract while she was formally registered as unemployed person. She got the job through her partner. After 3 years of work, when she was 23 years old, she got pregnant. She had to leave her job and since then she has no job.

Another pattern of school dropouts is not directly related to the family problems or conflicts with parents. This issue was highlighted by one of our interviewees, representing a low risk group, working as a vocational school teacher.

Marzena (F, 30, HE, PE) says that some of her pupils, especially girls neglect their educational responsibilities, because of their family responsibilities. They need to support their parents, siblings – start bringing money back home. Sometimes they just turn 18 and quit the school. The problem is very visible among male pupils from



less wealthy families. They often take an informal work at the construction sites during holidays, start earning good money and leave their school. The need of youth work might be driven by a difficult financial situation of their families. But sometimes it is just a result of materialist approach towards life and urgent need of getting newer phone or more fashionable clothes.

Zenek (M, 24, HE, NCJ) seems to fit this pattern. He grew up in his small hometown, he attended there a primary and lower secondary school. He wasn't very much interested in school activities and wasn't a type of a bookworm. When he finished lower secondary school, he went to the technical upper secondary school – he enrolled at class for nutrition technicians. In the beginning, he was satisfied with his educational decision, but he quitted his school and started working at the construction site. Nowadays he regrets that decision, he says that with finished upper secondary education it would be easier for him to find a job. Zenek is in difficult situation – he is low educated, works informally at construction sites. His work is not stable enough to provide him regular income that would enable starting his independent life. He lives with his parents, shares a small room with his brother. His work involves significant risk of accidents or injuries.

Within high risk of exclusion group, incomplete or low education usually resulted in sequences of informal jobs which often lead to unemployment (Zuzia's (F, 28, LE, U), Jowita (F, 28, ME, U) or Zenek (M, 24, HE, NCJ). Moreover, informal jobs are a typical part entrapment scenario – poorly educated youth who start working informally have huge problems with finding a regular job. To give an example.

Joanna (F, 27, ME, NCJ) has an upper secondary education and she tried twice to start studies, but she resigned. Her working trajectory is quite complex and tangled; moreover, it is full of informal work episodes. When she was 21 years old she started her first full time job as a shop assistant – for 6 months she was selling clothes. Although she was working at least 40 hours per week, she had a part time (1/4) temporary contract. So, she was officially paid for part-time job and got the rest of her salary unofficially. Later, she got a good job in a furniture store. It was a full time, legal job – she had a minimal wage and bonuses which were related to her sales volume. The shop offered numerous non-wage benefits – bonuses and gifts for Christmas, holidays etc. In the beginning, she got a 3-months trial contract, the next step was a 2-year temporary contract. In the end of this contract Joanna got pregnant. Due to some health problems and emerging risk to her pregnancy she went for the sick leave. When she gave a birth, she went for the maternity leave and till the end of her work agreement she stayed at the unpaid extended post-maternity leave. Thus, she registered as unemployed person and started working informally. It was a small textile factory – she was responsible for printing patterns on a T-shirts. For 6 months, she was entitled to unemployment benefits, thus her employer proposed her to work with no contract. After this period, she got the temporary contract, but again it was a mix of formal and informal employment – 'official' minimum wage plus untaxed cash which she received on the regular basis. She left this job when she got a ridiculously low salary – it was less than she had in her "official" contract and the unofficial part of her salary just vanished. She registered as unemployed person, but this time with no rights to unemployment benefits. She started to work in another textile factory (she is responsible for the quality control) where she got a temporary contract (2 months). When her contract expired, her boss still expected her to work and paid her salary. Thus, she



is working informally and looking for another job, but finding a regular one with undocumented working experience is not easy for her.

With no stable employment, unemployed partner and small child, Joanna stays in the risk of social exclusion. Joanna works informally in hazardous environment which might be dangerous for her health. At the same time, she has no financial means to develop her skills and as a young mother, she cannot accept a job with long and inflexible working hours. She somehow got stuck in her informal job.

Informal social support

There were many interviewees who struggled with different financial problems, but not so many who at the same time had very limited social support. Weak social support is the most important factor characterizing the group of Polish youths classified as being in high risk of social exclusion.

In general, across the analysis of all 40 interviews we could identify the most important source of social support for our interviewees. Obviously, it was family – usually parents, in some cases grandparents or parents in law. Partners and friends were also mentioned in the context of informal support, but they were less significant for our interviewees.

Parental support is multidimensional – economic and material: parents provide housing, financial support and necessary goods; social – parental social networks might be used for finding a job, accommodation and psychological – our young interviewees mentioned that they dad/mum is the closest person with whom they might talk, share their problems and ask for advice.

The group of interviewees classified as being at high risk of social exclusion might be generally characterized by malfunctioning parental support. Being raised by a single parent, being orphan or losing one or both parents on the way to adulthood – these factors weaken potential informal support.

For example, Zuzia (F, 28, LE, U) was raised by a single mother who didn't have financial resources to provide secure life start for her daughter. She didn't receive much support from her parents – her mother literally threw her out from their home. She has no contact with her father. She doesn't talk about her sister – probably their contacts are very limited. The only support within the family comes from her grandma (on her mother side). Zuzia's grandma rescued her from living on the street when Zuzia was escaping from mother's flat. However, when Zuzia turned 18 years old, she felt free to leave her home and start her own life.

Jowita's (F, 28, ME, U) story is slightly different – tragic combination of family events led to her problems. Jowita, her older brother and younger sister with Down syndrome were raised by a single mother (used to work as a purse maker). Their younger brother committed suicide when he was 9 years old. Her father left them when she was 3 years old. Her mother was diagnosed with the breast cancer when Jowita was at the first year of her school. Jowita's mother passed away three years later, just few months after Jowita's graduation. Jowita couldn't continue her traineeship started in basic vocational school as a regular worker, because she had to take care of her handicapped sister.



When we interviewed Dawid (M, 19, LE, U), he was on the point of quitting school and registering as unemployed. He had a high rate of absenteeism in high school, and decided to drop out when he saw the opportunity for a better job after a vocational training course. He has fallen out of touch with his mother. Due to bad family conditions, Dawid moved into an orphanage at the age of 15. He never knew his father. He could count on his grandmother's help, but he doesn't want to use it, preferring to be independent.

It is important to stress that interviewees who were classified as being at a high risk of social isolation are not completely alone. They might be living with their relatives or have quite good relations with their parents. However, their parents/relatives might not have sufficient economic or social resources to provide them adequate support which would help them with breaking a vicious circle of social exclusion.

Joanna (F, 27, ME, NCJ) could not count on her own family, although her mum and dad are both still working. Her parents are nursing a grudge against her as she failed with her studies. Her financial and housing situation is difficult. Her partner (30) is low educated (didn't finish secondary school) and currently he is looking for a job. Her employer didn't want to sign an official job contract with her and her earnings are low. Unstable employment and low salary affects not only Joanna's housing situation, but also her possibilities of professional development and gaining new skills. She lives in 3-rooms flat with her 3-years old daughter, her partner, his mother and his grandma. Without the help of her mother-in-law and her partner's grandma her family would be in a really bad situation. However, her partner's mother and grandma have also very limited resources – this situation looks like a stalemate.

In some cases, available informal support is just too limited to bring any substantial change into life of young person in need.

It is also a case of Zenek (M, 24, HE, NCJ) who lives with his parents, he shares a small room with his younger brother. His father (50) finished basic vocational school and works at lumber mill. His mother, 47 years old, has upper secondary education and works as a cleaning lady at the local hospital. His family struggles to make ends meet, thus it is rather Zenek who must support family budget. And he does this, contributing regular amounts from his irregular earnings coming from informal jobs.

Autonomy pathways

People whose biographies were described in this section had to struggle a lot in their life, but they are also very diversified. In general, their housing and financial autonomy are low – financial hardship forced them to live with parents or in publicly founded facilities (ex. Shelter for Homeless Mothers where Jowita and Zuzia stay). On the other hand, harsh life conditions made them more mature and self-reliant.



Dawid (M, 19, LE, U) moved out of the orphanage into a flat rented together with his friends when he turned 18. Significantly, he stresses that it was his own choice, as he believed the orphanage held more opportunities than his family home.

Mothers present in this risk group (Joanna, Zuzia and Jowita) present slightly different views on adulthood than the rest. They try to define adulthood through their experience of motherhood. Being adult, in that sense, means to be responsible for other people, particularly being responsible for her own child.

Jowita's path to the adulthood was also harsh – she had to grow up quickly as she became responsible for taking care of her sick mother and handicapped sister.

*The same idea is nicely embedded in the following quota from Zuzia:
„(...) But I think, that you become an adult, when you're going through some stage of your life, struggling with something, gaining some experience, it's not only about turning 18 (...) you just need to reach that moment in your life, when you tell yourself, now I'm a grown up, I'm responsible for my own future, I'm fighting for myself (...) I'm taking care of a child, all by myself, so it's a double responsibility, double life, one life included in two persons, you need to fight for yourself and for your child to have (...)” (Zuzia, F, 28, LE, U)*

Wellbeing and health

Many participants admitted that due to their unemployment, illegal employment or trash contracts their access to public healthcare is hindered. This is the case e.g. of Jowita (F, 28, ME, U), Zuzia (F, 28, LE, U) or Zenek (M, 24, HE, NCJ).

The informal work, which was often a part of biographies of members of this group, is often related to unfavourable working conditions.

As an example, we might consider Joanna's (F, 27, ME, NCJ) case. She is a young mother, hired informally in sewing factory where she is exposed to dangerous equipment including industrial irons. She is aware that with no contract, no social or health insurance her employer puts her in hazardous situation.

Despite higher exposition to hazardous working conditions, members of this group didn't mention any particular health problems.

For young mothers belonging to the described group, the biggest source of happiness and fulfilment is motherhood. Zuzia (F, 28, LE, U) or Joanna (F, 27, ME, NCJ) admit that being a mother changed a lot in her life. Zuzia considers herself as more responsible and joyful person. On the other she is afraid that she won't be able to protect her child and give her better start of life than this she had:

“Well, you know, having a child is associated with joy, and most of all with love, but it's also the responsibility for this new human being. I mean, for it not to have such a life like I've had. But I also can't think about it all the time, because she will feel it, cause anyway she sees, that I'm all the time by her side” (Zuzia, F, 28, LE, U)



Formal Support: State policies

Our interviewees in high risk group have been a subject of wide range of public policies, including labour market policies. The overall evaluations of services provided by Poviats Employment Offices varied a lot, probably most of our interviewees would agree that this kind of labour market institutions are not only useful, but also necessary. However, the image of Poviats Employment Offices among youth needs urgent improvements. They are perceived as passive, sluggish and bureaucratized – concentrated rather on procedures than people and their problems or needs.

In such conditions, the contact with employment advice workers is rather anonymous and superficial.

Jowita (F, 28, ME, U) as any unemployed person must visit the place regularly. However, each time she meets with a different person who acts rather like clerk than career advisor who is really interested in her situation. The bureaucratic nature of many procedures in Employment Office seems to be problematic for some of our interviewees. While it relates to rather passive, unresponsive attitude the overall evaluation of Employment Office is rather bad. Our interviewees feel there faceless, unimportant and ignored. Thus, it is not surprising that Zenek (M, 24, HE, NCJ), asked about his supervisor at the Employment Office, replied emotionally that 'she doesn't care'.

Representatives of high risk of exclusion group were also supported by social and housing policies targeting single mothers.

Zuzia (F, 28, LE, U) was registered as an unemployed person for most time of her life, but she considered this rather as a measure to protect her health insurance than a way to find a regular job. When she was a teenager, her family was a subject of a family court supervision. Currently, she is in the same situation – as her parental rights are constrained, she is supervised by the family court officer. Currently, similarly as Jowita (F, 28, ME, U), she stays at the Shelter for Homeless Woman which provides her a place for the living with all the necessary services. She also gets social benefits which she can use to buy food and clothes. The main source of her income are alimonies paid by her former partner.

Shelter for Homeless Women is a special facility which is publicly funded and run by the Social Welfare Centre. It provides place for the living for homeless, single woman with or without children. Women living in the shelter work or are looking for the work, some of them might get social benefits – they must prepare their own meals and tidy up their place. During their stay in the shelter they usually apply for the social housing. Depending on their labour market situation (for a successful application they should prove a source of a regular income) and current availability of social flats, they might stay at the shelter a few months or a few years. Zuzia has just been awarded with a social flat - it is provided by the city council, she can stay there, but she must cover all the bills.

Jowita (F, 28, ME, U) might also be eligible to get a social flat with low rental fees subsidized by the city – that's currently her priority.



What's somehow striking in Jowita's attitude is that she doesn't see any other option for improving her housing situation than applying for the social flat. It seems that Jowita got used to different forms of policy support and considers them as a natural part of her life. Both stories, Jowita's (F, 28, ME, U) and Zuzia's Zuzia (F, 28, LE, U), fit the phenomenon of welfare dependency syndrome - both women count on welfare benefits for many years. Without this formal support, they would not be able to meet the everyday expenses.

However, formal support might be analysed from a critical perspective. Involvement in policy measures constrains people autonomy – they must subordinate to norms and rules which are imposed by institutions which provide support. This mechanism was not very visible in case of labour market institutions, but it was clear in Jowita (F, 28, ME, U) and Zuzia (F, 28, LE, U) cases: they both stayed in the Shelter for Homeless Woman which has strict regulations affecting its inhabitants' daily life rhythm. Women living in the shelter work or are looking for the work, some of them might get social benefits – they should prepare their own meals and tidy up their place.

Jowita's (F, 28, ME, U) story illustrates the severity of certain policy measures and reminds that formal support might be understood as a form of social control. Jowita, a homeless woman with child, found her home at the catholic shelter for homeless woman. However, the facility's staff decided that Jowita is not properly taking care of her child and asked the court to constrain her parental rights. Since that time, she tries to get her parental rights back – her son is two years old and stays at the orphanage. Being separated from her son is a main source of hardship and sorrow in her life.

2. Participants at increased risk of social exclusion

The increased risk of social exclusion category includes individuals, who experience at the same time labour market exclusion (or risk) and either high risk of economic exclusion or high risk of social isolation. In Polish case, members of this group faced various economic problems, but no one has experienced high risk of social isolation.

However, as Levitas et al. notice, there is an established understanding in the literature that 'resources' do not mean only income (Townsend, 1979). Therefore, this domain includes material and economic resources together with family members and social networks which are a resource in both practical and emotional terms (social resources) and access to public and private services. Material and economic resources apply to: income, possession of necessities, home ownership, other assets and savings, debt or subjective poverty. Many of the interviewees described how insufficient material resources influence their life, e.g. by not allowing them to afford some goods, like going to vacation, taking a loan or choosing a job which would coincide more with their interests, but would pay less or be riskier.

This is the case of Konrad (M, 23, ME, U), for whom a mortgage and accommodation costs make it impossible for him to afford a longer break in employment and lack of earnings. Poor earnings and dissatisfying job together with financial responsibilities, has



put the interviewee in a trap: to earn more, he would have to gain experience in a poorly paid job. Also, the lack of sufficient experience makes him take low-paying jobs to make a living.

Similarly, Marcel (M, 28, ME, TE), who lives with his girlfriend, admits that they are in a difficult financial situation. They have stable - but rather low - income, which covers only necessities: rental fee, bills, occasional entertainment and food.

Leaving from one payment to another makes it impossible for some participants to save any money for the future. Ewa (F, 30, HE, TE) honestly admits that with her salary there is “no such option” to put off some money.

Those of the interviewees who face material deprivation, work out different coping strategies. Most common one is economizing.

Representatives of such strategy are Marcel (M, 28, ME, TE) and Łukasz (M, 29, HE, TE), who have adjusted to their current life situation mainly by limiting their needs to the bare necessities. They have been living a modest life for many years: not going to vacation, shopping in cheapest stores, buying only crucial products. Even though they limit their spending as much as possible, they have no savings and nothing to fall back on in case of unforeseen accidents. However, both admit, that they can count on their friends’ and family’s support.

Education and work pathways

Due to the problematic access to flats for rent or care services, many young people found it easier to live with their parents or in their proximity. Therefore, the choice of educational paths of the inhabitants of towns or villages was determined by access to schools and higher education courses available locally, which not always provided high-quality education.

The educational choices made by the interviewees were often in line with external expectations or peer pressure. The first group – choices made in line of external expectations - were often motivated by advice of interviewee’s’ parents or other role models.

Second group of choices, named as those made of peer pressure, were often triggered by the fact that someone from respondents’ closest friends selected a specific department, like Piotrek (M, 20, ME, U) who chose his school because his girlfriend decided to go there or Lech (M, 28, LE, NCJ) who joined his friends who were going to the technical upper secondary school (car mechanics profession), although his main area of interested was electronics and IT.

A common factor within this group was a complete confusion when it comes to making decisions about directions of future career paths, which was described by respondents as “real hard-core”, something “terrifying” (Joanna, F, 27, ME, NCJ).

Looking for turning points, one may indicate the period of the lower secondary school and first choices of an educational path, either towards vocational or comprehensive



education and further on – higher education. It is important to mention the influence of a wide-spread stereotypical view on the vocational education that is present in Polish society and still affects educational choices. Vocational education is a path chosen by not so capable students, who were not good enough to be accepted into comprehensive high schools. This conviction is noticeable in many argumentative comments when it comes to decision making on future educational path (ex. Daniel, M, 23, ME, U).

After choosing type of secondary school, an essential negative factor at this stage were situations which forced an individual to interrupt their education or prolonged the period of progressing to its next levels. In the latter case, a good example is failing the matriculation examination, or failing to pass all the end-of-year exams during studies, but also the necessity to go to work to have resources for one's living (ex. Karolina, F, 21, LE, TE).

Overall, professional trajectories can be divided into two basic groups: those with non-linear, scattered trajectories and the opposite – those whose professional biographies form linear trajectories in one area of interest. The first type is characteristic for interviewees belonging to the group with increased risk of social exclusion.

It consists of interviewees whose educational and professional trajectories are characterized by non-linearity and are realized in scattered areas. Over time they perform various jobs that are paid similarly and assigned similar prestige: Anna (F, 21, ME, NCJ) used to work as waitress, sport instructor and office manager, Paweł (M, 20, ME, U) finished vocational school with car mechanic specialization, tried to work in his field, but after a few fails found job at construction sites. Currently he works as a waiter.

An extreme example is Ania's occupational trajectory (Anna, F, 21, ME, NCJ). For the past five years - since she was 17 - she has worked in a dozen or so various workplaces. Only in one of them - McDonald's she had an employment contract. In the others, she had a fee-for-task agreement, or worked illegally. She worked in bars - sometimes in a few at a time, a bookshop, two shoe shops, two call centres, a military shop, a teahouse, a music club. She changed jobs for various reasons, mainly due to poor working conditions, or lack of contract extension.

Another example is Mateusz (M, 30, ME, U) who is currently officially unemployed, but he helps his wife run her business, and also moonlights by fixing his previous clients' phones and computers. In the past, he was an intern at the museum, moonlighted on a construction site, worked in England as a kitchen assistant. In Gdańsk he was a heavy machinery maintenance technician and a mobile phone repairer. Having returned to his home town, he started his own company, which went bust. He also worked for one of the major mobile network operators in sales and customer care. His longest period of employment was two years; sometimes it was as short as a few months.

Representatives of this group quite often experienced so-called “gaps” in their CVs, partially resulting from unemployment, and partially from undeclared employment, admitting to which is not the right thing to do.



A great deal of respondents had decided to take any first job, although usually it had not been in accordance with their expectations or education, or they had done internships. Some of the respondents had started informal job, often supported by friends and family. For those interviewees, under-qualified jobs and temporary contracts very often become traps rather than stepping stones (Scherer 2004). In such situations, the next phase of the trajectory of labour market exclusion becomes a struggle, lasting often many years, for breaking the trajectory and obtaining stable employment. As it happened in already cited examples of Gabryśia (F, 23, ME, NCJ) or Paweł (M, 20, ME, U).

Informal social support

Informal social support is a crucial protective factor emerging from our analysis. It is obvious that interviewees who can count on their parents' help are usually in much better situation. Social resources domain includes such areas as: institutionalisation/separation from family, social support (affective and instrumental), frequency and quality of contact with family members/friends/co-workers.

Michalina (F, 26, ME, NCJ) and Adrianna (F, 22, HE, TE) finished their studies and returned home – they are both living in the countryside with their parents. Thanks to parental support, they can take additional time and look for proper jobs. They make some money thanks to publicly subsidized internships and occasional informal jobs, but they are not forced to do it or to take any available job. Despite being unemployed or having very low income, they were not in the risk of social exclusion, because of their significant others' support – parental home or farm functions as a source of support which helps surviving times of financial hardship.

Living with family mitigated the negative consequences of the interviewee's uncertain situation in the labour market (ex. partially economic independent interviewees). However, it is not only the matter of parental socio-economic support. Mateusz's case (M, 30, HE, U) illustrates the significance of emotional support, but also shows that lack of parental support might be partly substituted by the support of other relatives:

Mateusz, 30, is single, and has a BA. He lives with his grandmother. Despite his age and education, he is largely helpless in life, and is dependent on the support and care of his grandma. The key to understanding the interviewee's whole biography are his parents. When the interviewee was three, their parental rights were terminated due to irresponsibility and inability to properly look after a child. Since then, the interviewee has been in the custody of his grandmother, who manages the house and the finances. He has a mild disability certificate due to emotional disorders. The disability benefit is his main source of income. However, his childhood experiences have strongly affected his mental health and self-esteem. The only safeguard of his well-being is his grandma, who prevents him from repeating the life story of his parents.

On the other hand, most dramatic stories we heard are characterized by the lack of parental support and were described in the section regarding people in the high risk of social exclusion.



Autonomy pathways

Most of the participants belonging to the described group are partially independent. They can count on strong support of their parents or other relatives, but their economic situation is not good enough to start a fully independent life.

Bronek (M, 20, ME, U) lives with his grandmother. He is worried about his low salary at the internship. He earns 850 PLN per month and contributes to the bills around 300zł. He spends his money on food, boxing classes, cigarettes and parties. Theoretically he can move out and rent a flat with his friends, but he doesn't want to: "Theoretically I could..., but it would be a vegetation, not life" – he says.

Similarly, Mariusz (M, 21, ME, NCJ) who lives with his mother and sister, makes on average PLN 500-800 a month. He spends the rest on leisure and entertainment. When he has no money, he borrows from his friends. He doesn't borrow money from his family, but he also doesn't contribute to the housing and grocery costs, as they are covered by his mother and sister.

It is difficult to identify a single pattern of leaving parental home among the youth in increased risk of social exclusion. In majority of cases, they are still living with their parents. Those who left, usually moved to a rented flat (obviously, it is not an option easily available in rural areas). There were few cases of people who had their own flat: Anna (F, 23, ME, NCJ) got flat from her parents; Anna (F, 27, HE, U) inherited flat from her grandma. Nobody could afford buying a flat on credit.

There are at least two breaking points in youths' lives which trigger processes of leaving parental home. First, finishing education, Mateusz (M, 30, ME, U) put it straight, there is some social pressure for leaving parental home after finishing studies.

Second, getting involved in a romantic relationship, particularly getting married – Marek (M, 25, LE, U), accelerates the process of leaving parental home.

Majority of young families within described group struggled with buying or even renting their own flat.

Mateusz (M, 30, ME, U) is unemployed and works informally, has a pregnant wife, and is expecting his first child in a few months. He is currently living with his wife in a rented flat.

Daniel (M, 23, ME, U) finished upper secondary school, but wasn't successful in attending university. He attends a technical high school for adults and is registered as unemployed hoping for paid internship in a public institution. When he was 18 years old, due to the conflict with his parents, he moved from parental home to his grandparents' place. However, he would like to have his own flat, together with his girlfriend. He can't afford it, though, due to low and irregular income.

Marek (M, 25, LE, U) left his parental house when he met his girlfriend – she was living in a bigger city, 16km from his village. The period when they lived together with his wife parents was rather difficult: "The same. Always some fights. Or some arguments or



something...” Currently they are renting a flat in the town where his wife used to live. For one year, they didn’t have to pay for the rent, because Marek did the renovation of the flat.

Well-being and health

Polish participants were rather reluctant while talking about their well-being and health. It was difficult for them to define what those concepts mean for them. In addition, most of the interviewees did not have any major health problems, therefore they did not mention health as an important aspect of their lives or a component of their well-being. Marcel (M, 28, ME, TE), who, when asked about his health answered that, if it doesn't bother him, he doesn't think about health.

However, the influence that health has on different areas of life is especially significant for part of Polish sample, consisting of disabled participants. They were chosen due to the discrimination of disabled workers on Polish labour market. This group consists of people facing both physical and mental disability difficulties. They all were classified as belonging to the group with increased chances of social exclusion – without parental help they would face significant problems in numerous dimensions of their life. We talked with Hania (F, 28, ME, U) who is severely handicapped since she was born. She stays on a wheelchair and needs special medical care or Anna (F, 27, HE, U) who told us about her difficulties to manage stress and suffering from depressive states. We talked with Mateusz (M, 30, HE, U) who, due to his harsh family situation wasn't prepared for an unassisted and independent life, with Piotr (M, 23, ME, U) who lost his hearing (the interview was translated by a sign language interpreter) and a few others. All the participants in this group were diagnosed with disability.

When talking about well-being they also mentioned stability and different aspects of happiness. When it comes to most common risk factors on the micro level, as most significant occurred health risks (especially in a case of disabled participants) and personal characteristics (low self-esteem). Meso level was largely dominated by family-related issues (conflicts, difficult background and bad duplication of bad patterns). Friends influence was mentioned significantly less often. Precarious employment considerably affects young people's well-being and health on mezzo level. Lack of jobs results in the feeling of dependence in employees. They fear being fired, therefore do not demand from employers working conditions that they deserve (legal contracts, healthy environment, regular working hours).

When it comes to coping strategies, surprisingly often participants mentioned sport activity and healthy lifestyle (more common among higher-educated interviewees). On meso level, once again, family played the main role. Significant others supported young people's well-being and health with practical help (providing accommodation and health insurance, helping with babysitting) and mental help (comforting and giving advice). Parents' practical help was most common among participants with lower education, whereas mental help among those with higher degree. On male interviewees' well-being, significant influence had their female partners, who motivated them and comforted in the



moments of stress. Opinion on labour offices' activity, which was the most common factor of macro coping strategy, varied significantly among respondents. It did not seem like it substantially improves participants' well-being and health.

Interviews with participants who were diagnosed with mental or physical disability show legal solutions which do not work as they should. On one hand, they encourage employers to hire disabled candidates, on the other hand – they are misconducted by both sides. The area of empowerment of disabled employees needs improvement, so they would not feel completely dependent on their significant others and were able to support themselves with some help from the State.

Formal Support: State policies

One of the common findings from our interviews was surprisingly low interest of youth in state activities and public policies. Most of our interviewees not only had limited knowledge about policies, but also were not much interested in such topics. Youth who presented lack of knowledge about public policies often stressed the importance of self-reliance in adult life – counting on yourself, not looking for a state support. This mode of thinking wasn't present in case of group of people in high risk of social exclusion. This attitude brings some negative consequences for the quality of LM services as well: if youth visiting Poviats Labour Offices do not know their rights and available policy measures, they do not present themselves as active and demanding customers. Consequently, they are rather treated as petitioners than customers. They accept their passive social role and allow being treated as we described it below. Thus, the possible feedback loop (LM office client – LM office clerk) which would be essential for the improvement of the quality of LM services is missing or malfunctioning.

The employment offices which we have visited are clearly overloaded with work – many clients and limited human resources might result in long queues, impersonal attitude toward unemployed and lower quality of services. Thus, stereotypical view of passive and bureaucratized Employment Offices might have some roots in reality – at least it was confirmed in stories of some of our interviewees. The opinions of participants characterized by increased risk of social inclusion do not differ much in this matter from opinions of people in high risk of social exclusion.

For example, Lena (F, 22, LE, TE) started her informal job in June, but she waits for the internship from the Poviats Labour Office which will be held at the same place. She had been already registered as unemployed person, but her associations with Poviats Labour Office are mainly focusing of numerous formal demands which she must fulfil by each visit.

Michalina (F, 26, ME, NCJ) is a bright and resourceful person, but she had to register as unemployed due to scarcity of jobs in her region. She was critical about the way the Poviats Labour Offices works - in her opinion "They just do what they have to. Nothing more."



Poviat Employment Offices are responsible for disseminating information on vacancies and by helping with finding a job. Our interviewees were rather critical in their opinions about the effectiveness of employment offices in this area. They often mentioned that it is much better to find a job on your own than wait for a job offer from the employment office. Some of them complained that job offers which they get from the employment office are not adequate for their skills or life situation.

Career counselling seems to be a deeply neglected area in Poland. Theoretically it is one of key activities of labour market institutions and a very important task of Poviat Employment Offices. Theoretically it should be also present at schools. Poviat Employment Offices might organize group workshops or provide individual career counselling. According to the law, some of these activities should take place already at schools where representatives of labour market institutions or specially trained teachers should help youth with discovering their unique talents or take deliberate decisions regarding their future. Unfortunately – this state of affairs, widely described in official documents and reports which summarize activities of labour market or educational institutions, doesn't correspond with narratives of our interviewees. Our interviewees did not mention any reasonable examples of career counselling coming from the time of their education.

Some of them remembered filling up some psychological tests or participating at some additional classes about professional career. However, these activities – in their opinion – were rather superficial and useless.

“And directly from the school.... No I don't really remember anything like: we are here for you if you have any questions. Well, there was a school pedagogue, and he made some questionnaires but it was more like: ok you'd done some survey, if you want you can read it through... It was nothing encouraging...” (Marek, M, 23, ME, TE)

Poviat Employment Offices offer different training schemes, vocational courses and scholarships. However, the accessibility of such measures depends on their budgets and administrative conditioning. Thus, some of our interviewees experienced difficulties with getting training or course which they needed. In some cases, people were not satisfied with the quality of offered courses, stating that they have learned much more when they started their work. However, any measures which help unemployed people with improving their vocational skills or extending their professional knowledge, were rather positively evaluated.

Stories of our interviewees show that subsidized employment might be a very effective tool of supporting youth who are in vulnerable position on the labour market. Employment subsidies are usually organized as paid internships. Job position is provided by employer, either in the public or private sector, but financed by Poviat Employment Office. These are typically short-term measures, 6 or 12 months long, but they should allow to gain necessary skills, build up work experience and first professional network. Some of our interviewees reached good jobs thanks to their internships. However, there are also some negative mechanisms embedded in this policy measure. In smaller cities and rural



areas with less developed labour markets vacancies suitable for young, well-educated people are rare. Thus, paid internship is the only available option for surviving on a given labour market till the right permanent job position opens. As a result, young trainee participates in numerous, subsequent internships till a “real job position” opens. That is how youth become a part of a phenomenon of “repetitious internships” which might be considered as an unintended consequence of this popular policy measure. We have spoken with interviewees who had a considerable track record of internships, but still no prospects for regular employment (ex. Michalina, F, 26, ME, NCJ; Adrianna, F, 22, HE, TE; Łukasz, M, 29, HE, TE). Subsidized employment allows them to stay on the labour market, gain necessary skills and earn some money. However, the time horizon of employment is always temporary and the salary offered on the internships is too low to leave parental home or start a family. Youth who fall into mechanism of “repetitious internships” feel entrapped – they are forced to wait until the prospects for regular employment appear.

3. Participants at low risk of social exclusion

Few of our interviewees might be considered as people in low risk of social exclusion. They might have temporary jobs, but their financial situation is relatively good and availability of parental support works as a buffer against job insecurity⁷⁷.

Education and work pathways

Making educational choice based on their area of interest and linear working trajectories were characteristic for members of the group characterized by low risk of social exclusion. Clear educational and professional goals increase the chances of a linear, targeted career and, consequently, the conversion of temporary contracts into permanent ones.

What is also characteristic for this group, is starting professional career early, sometimes while still in high school, vocational school or during studies. Additionally, most of the time, one of the first jobs was already connected with respondents’ area of studies which they later perseveringly followed.

A good representative of such trajectory is Marian (M, 27, HE, TE). He started his professional experience at the second year of studies (Finance and Accounting) in a bank call centre. After 2 years, he got transferred to one of bank agencies. His promotion was the effect of his own efforts – he personally approached his supervisors and asked for it. Now he has a stable job in another financial institution. Marian’s story shows the impact that internal locus of control (Rotter, 1954) has on individuals’ trajectories.

⁷⁷(Anna, F, 21, ME, NCJ; Marian, M, 27, HE, TE; Magda, F, 28, HE, NCJ; Monika, F, 29, HE, PE; Ewa, F, 30, HE, TE; Kamil, M, 27, HE, PE; Marzena, F, 30, HE, PE and Marcin, M, 25, ME, TE).



As Rotter describes, individuals with a strong internal locus of control believe that events in their life derive primarily from their own actions. Therefore, their actions are characterized by a high level of agency and sometimes quite high risk factor.

Kamil's (M, 27, HE, PE) professional success involved a rather risky decision to disrupt MA studies (the respondent is a BA holder) and moving from his home town to the capital, as well as starting employment in a new company with voluntary work. Marian on the other hand decided to break of budding career and degrade from a better position to a worse because of professional burn-out and incapability to reconcile studies with work.

Characteristic example of professional trajectories within this group are young graduates of tertiary education who came back to their places of origin - small towns or rural areas.

A good example of such trajectory is Ewe's (F, 30, HE, TE) biography, whose life story is a model-based case of a career of young, well-educated adult in a small city surrounded by rural areas. From the beginning, she was oriented on the office, nine-to-five job. There were not many public institutions or big companies which might provide such working opportunities in her region. Thus, her career was a showcase mix of individual luck and determination - she started with the "internship, then trainings, mandatory contract, employment contract, replacement contract and so on". In her opinion it is difficult for young person to find a job in the public administration branch, because of the low rotation among the employees.

On the other hand, public administration is, very often, the only possible employer, by level of education, for young people with a university degree. However, few vacancies and low job fluctuation on white-collar positions often result in underemployment. This is as well the case of Magda (F, 28, HE, NCJ) who, after gaining a Master degree in National Security, struggled to find a job in line with education ended up working in a hotel as a receptionist.

Informal social support

Although members of the low risk group are in a relatively good life situation, they still take advantage of social support which is delivered through friends or family-based social networks.

Professional social networks, as long young people could build them at this stage of career, have a significant role in reducing negative consequences of insecure job position.

Natalia (F, 29, HE, TE) has been living and working in a big city since the beginning of her studies. During this time, she developed her social network of friends and colleagues from her university and former workplaces. This social network has been helpful in many occasions, also as a source of job offers and reliable information about the employers. She found many of her job through this network and tries to help her friends in the same manner.



Family's social capital can also be a source of new job opportunities as it was for Marzena (F, 30, HE, PE).

Marzena (F, 30, HE, PE) on the other hand could move to Warsaw for a while and found her first job thanks to the fact that her brother lived there: "Just my brother lived there [in Warsaw] with my sister-in-law, and she worked there in such a pharmaceutical wholesaler's and I went there with her. I lived at their place, I mean with them, I paid some part of a rent. I was working there a month and a half, during a summer (Her parents-in-law recommended her for a vacancy of a teacher in a vocational school. At the same time her husband works in a family business run by his parents.

In other words, high levels of financial resources and social capital played an important role as protective factors in life trajectories and allowed individuals to take risky decision, that interviewees with lower capitals could have not afforded.

Autonomy pathways

Our interviewees were not oriented at using their parents' resources, but they appreciated the possibility of asking their parents or friends for help. This observation particularly applies to the members of the group characterized by low chances of social exclusion.

There is some tension between parental support and psychological autonomy. Our interviewees gain their independence from their parents through the economic path – they find some jobs, start to earn some money and cover some of their expenses. Somehow, they “buy” their psychological autonomy thanks to the money which they earn (and they literally pay for their housing autonomy when they start renting a flat). At the same time, they are still supported by their parents who practically provide them necessary help, but symbolically stresses their parental, superior position. This tension, appeared in some interviews.

Magda (F, 28, HE, NCJ) lives alone in her own flat which is in the same building where her parents have their flat. She is very grateful for the flat, but she feels that this situation somehow constrains her autonomy in terms of relations with her parents – they still do not treat her “as fully responsible adult”.

Anna (F, 21, ME, NCJ) was describing her conflict with parents and gave a pretty nice summary of this dilemma: “My parents said: if you are not studying, you have to pay for yourself (...) For everything. The only thing I am not paying for, is the flat, but they are angry when I'm coming back late (...) My parents want me to be an adult, to live my own life, but they don't have enough courage to make me independent.” (Anna, F, 21, ME, NCJ).

Marzena (F, 30, HE, PE) decided to marry her boyfriend and move out from her parental house early. She makes no bones about the fact that it was possible, because in the beginning her husband got the flat from his parents – she says: „ (...) we've decided to get married, because we had a separate flat, because my husband's parents had built their own house (...) We were given this comfort, that we could become independent.



I guess, I would say that it was when I moved out from my parents and we've started living our lives."

People who decide to continue their education on the university usually leave their parental home for the time of their studies. Usually they rent a flat (often shared with other students). Majority of them try not to move back to their parental home – they continue to rent a flat and work in the city where they studied or search for the job in other places.

Marian (M, 27, HE, TE) left his parental home when he started his studies (2008) and two years later he could provide for himself thanks to the fact that he was working in the call centre – he has already changed his job for several times, but he continues renting a flat.

Wellbeing and health

Those of the interviewees who never experienced severe health problems did not think about it as an important aspect for their lives. Only those who had suffered due to serious illnesses, acknowledged health's value. However, those who experienced health problems, pay more attention to health and admit that it's an important aspect of their happiness and well-being.

This is the case of Natalia, who suffered serious health problems (of physical and psychological nature): It's very important to stay healthy, we usually don't appreciate it, the fact that I can wake up, go to work, it's crucial in our lives and we take it for granted. It happens that sometimes, you just wake up in the morning, and swallow a bunch of pills. It really isn't good. I think that health. I know I might sound like a 100-year-old grandma, who says that health is most important, but till everything was fine, I didn't know what it really means (Natalia, F, 29, HE, TE)

Due to unstable professional situation Natalia (F, 29, HE, TE) is forced to postpone her maternity plans. Similarly, Ewa (F, 30, HE, TE) waits until the 'right moment' for getting married and having a child. Both women have relatively good jobs, but, from their perspective, their situation is not enough stable to allow for maternity.

A few of our interviewees mentioned suffering from excessive anxiety, it wasn't unusual for members of low risk group. The feeling of anxiety can be triggered by different reasons or situations.

For Marcin (M, 25, ME, TE) it was caused by uncertainty of choosing the right professional path. Because he has problems with finding a stable job, he keeps analysing if the choices he made were right and if there was anything he could have done differently to change his present situation.



Formal support: State policies

Interviewees classified as staying in low risk of social exclusion usually had no experience with formal support and they were not much interested in this subject.

Anna (F, 21, ME, NCJ) serves as a good example. There were periods when she was looking for a job, but she has never been a formally unemployed person. She knows something about Labour Offices, but have never considered visiting one. Labour Offices offer is clearly not visible for people like Anna. She doesn't consider asking Labour Offices for any kind of help while looking for a job. Her knowledge about such programs is very limited. Anna pointed out that what might be useful for people in her situation is a better organized career counselling – provided already at the lower secondary educational stage. It is not only about helping other people with discovering their talents or strengths, but also about reassuring young people that their choices or plans might be reasonable

Marian (M, 27, HE, TE) just doesn't believe that the Labour Office might be helpful as source of reasonable job offers. Thus, far he has been looking for a job for several times and he always found something which was adequate for his needs. His main postulate for labour market and educational policies was coherent with Anna's proposition and aimed in supporting youth is to help young people with discovering their talents and strengths.

Marzena (F, 30, HE, PE) had no personal experiences with LM services, but she made an interesting remark about the situation of pupils in vocational schools. In Poland, all pupils from upper secondary vocational schools have compulsory internships, some of them try to extend their internships during summertime. However, many youth, especially those coming from smaller cities and rural areas, have not enough resources (necessary for covering transportation and accommodation costs) to look for a better job or proper traineeship out of the place of their living. Marzena has also proposed a solution for this problem – simple policy measure which could be introduced to help youth with gaining necessary knowledge and experience and facilitate their transition from education to labour market: „... it would be cool, if there was some kind of funding, or some cooperation with the hotels, maybe hotels could provide student with a room or some accommodation in exchange for the internship.” (Marzena, F, 30, HE, PE)

It is a simple policy idea which would help basic vocational schools' pupils from smaller town in outlying poviats. Free accommodation for trainees could be provided through the schooling system – by student's dormitories which, especially during holidays have a plenty of free places.

Summary and concluding remarks

Social exclusion should be viewed as a multidimensional concept. In our analysis, we have distinguished three levels of the risk of social exclusion (depending on the scale of available social support and the social isolation (lack or limited social connectedness in terms of lacking informal and formal social support; feels stigmatized, criticised risk of social exclusion) and economic exclusion (financial problems, economic hardship, material deprivation) (Figgou, L. and Unt, M., 2017).



Lack of social support and low economic resources characterized group of participants in the highest risk of social exclusion. Multiple burdens create a trap of social exclusion from which it is hard to get out. This group might be generally characterized by malfunctioning social informal support. Sometimes there is nobody who can help them. In other cases, their parents or relatives might not have sufficient economic or social resources to provide them adequate support which would help them with breaking a vicious circle of social exclusion. Worrying is also the fact of early pregnancy being such a strong social exclusion risk factor when it comes to young girls. Without partner's and family's support they are basically unable to escape the trap of social exclusion, which can manifest itself even in homelessness. Early school dropouts result in low level of education of the members of this group. Their life's trajectories are full of periods of unemployment combined with some episodes of informal work. In general, their housing autonomy is low, but harsh life conditions made them more mature and self-reliant. Illegal employment restricts their access to public healthcare and often exposes them to unfavourable working conditions. Members of this group are a subject of wide range of social and labour market policies. Involvement in policy measures sometimes constrains their autonomy – they must subordinate to norms and rules which are imposed by institutions which provide support. Some of the life stories from this group fit the phenomenon of welfare dependency syndrome – people counting on welfare benefits for many years are not able to start independent life without formal support.

Members of the group characterized by increased risk of social exclusion, faced various economic problems. Low income didn't allow them to afford some desired goods and it often forced them to stay at parental house what made them partially independent in terms of their autonomy. Usually they couldn't make any long-term savings and had problems with putting off some money for bigger expenses. Their choices of educational paths were often in line with external expectations or peer pressure. In case of the inhabitants of towns or villages they were also determined by access to schools and higher education courses available locally, which not always provided high-quality education. A common factor within this group was a complete confusion when it comes to making decisions about directions of future career paths. Career counselling seems to be a deeply neglected area in Poland. Our interviewees did not mention any reasonable examples of career counselling coming from the time of their education. Their professional trajectories were often non-linear and scattered. They often experienced so-called "gaps" in their CVs, partially resulting from unemployment, and partially from undeclared employment. Informal social support is a crucial protective factor emerging from our analysis. Despite being unemployed or having very low income, were not in the risk of social exclusion, because of their significant others' support – parental home or farm functions as a source of support which helps surviving times of financial hardship. Part of participants classified as belonging to the group with increased chances of social exclusion, were people with mental disorders and physical disabilities - without parental help they would face significant problems in numerous dimensions of their life. Most of interviewees representing this group had limited knowledge about policies and were not much interested in related topics. This attitude brings some negative consequences for



the quality of LM services as well: if youth visiting Poviats Labour Offices do not know their rights and available policy measures, they do not present themselves as active and demanding customers. Consequently, they are rather treated as petitioners than customers and their evaluations of quality of LM services were rather bad. They often mentioned that it is much better to find a job on your own than wait for a job offer from the employment office. Their stories show that subsidized employment might be a very effective tool of supporting youth who are in vulnerable position on the labour market – it allows them to stay on the labour market, gain necessary skills and earn some money. However, the time horizon of employment is always temporary and the salary offered on the internships is too low to leave parental home or start a family. Youth who fall into mechanism of “repetitious internships” feel entrapped – they are forced to wait until the prospects for regular employment appear.

Few of our interviewees might be considered as people in low risk of social exclusion. They might have temporary jobs, but their financial situation is relatively good and availability of parental support works as a buffer against job insecurity. Usually they made their educational choice based on their area of interest, they had linear working trajectories. Clear educational and professional goals increase the chances of a linear, targeted career and, consequently, the conversion of temporary contracts into permanent ones. They often have started their professional career early, sometimes during studies. Although members of the low risk group are in a relatively good life situation, they still take advantage of social support which is delivered through friends or family-based social networks. However, there is some tension between parental support and psychological autonomy – in some cases financial or material help symbolically enforces parents’ superior position in relation with their children.

To sum up, there are many domains in which social exclusion can be manifested, but the deciding factor is occurrence of multiple burdens. Overlapping factors, which most commonly include: difficult family situation, disability, early, unplanned pregnancy, low education level and unemployment, when occur together, bring a high risk of social exclusion. The most common protective factor, that can help to release from the snapping multi-dimensional trap of social exclusion, are social resources. Family’s and friends’ support in many situations is the only element that protects young people from falling outside the society.



4.2.7 The Swedish case

Björn Högberg and Elin Siira (Umea University)

A brief account on the national context

The Swedish youth unemployment rate is close to the European average. This is true for the absolute youth unemployment rate, and the overrepresentation of youth among the unemployed. Compared to other European countries Sweden has a low long-term unemployment rate, in particular among youth. The average unemployment spell among youth is considerably shorter than the average among older age groups. Unemployment is thus on average not as persistent as, and possibly less devastating than among older age groups (Holmlund et al. 2014). At the same time Sweden is among those countries where youth constitute a larger share of the unemployed population than of the total population.

A similar situation as that described above exists with regard to *insecure, temporal or other form of atypical employment contracts (henceforth referred to as insecure employment)*. Young people are overrepresented among workers with insecure employment: more than 50 % of Swedish 15-24 year olds have some form of insecure employment, while the number in the total workforce is 17 %. The share of overall employment that is in the form of insecure employment has risen since the 1980s but the increase has levelled off during the last decade. Sweden has a relatively high, but not exceptional, share of insecure jobs, as measured by temporary employment, but the overrepresentation of youth among the insecurely employed is close to the European average (Olofsson & Wadensjö 2015).

It has been debated whether or not, and if so to what extent, insecure employment serves as a stepping stone or as a trap, that is, whether it is a temporary state which precedes a secure and “better” job, or whether young people run a risk of becoming trapped in these less attractive kinds of employment relations. It is undoubtedly so that for many young people an insecure first job is in fact a stepping stone to a better job, or as a temporary state before continuing to higher education (Olofsson & Wadensjö 2015).

With regard to employment contract and the quality of employment, the rate of part-time work must also be highlighted. Youth are overrepresented among part-time workers as well. To some extent this is due to the types of sectors and jobs (and associated demands for qualifications) where young people tend to be employed: low-skilled jobs in the service sector, where part-time work is more common than in highly qualified jobs, or in industrial work. It is also because many in this age group are part or fulltime students, and thus cannot, or do not want to, work full time (Englund & Forslund 2016).

In terms of unemployment risks, young people are in themselves often viewed as one among four risk groups that have a considerably higher than average unemployment rate. Within the broad category of youth, more specific risk groups can be identified, in particular when it comes to risks of long-term unemployment. The incidence of unemployment spells is high among almost all youth, but the persistence or average duration of these spells is much longer among youth with low qualifications, youth with



immigrant background, and youth with some form of functional impairment (Holmlund et al 2014).

Methodology: National sample and procedure

The empirical material used includes 40 interviews conducted during the period of November 2015 to August 2016. The interviews were carried out with the same number of young people, born between year 1986 and 1996 in two different geographical contexts; Västerbottens län and Stockholms län. In terms of gender young women are slightly overrepresented as the sample consists of 22 women and 18 men. As for involvement in policies 17 out of 40 respondents were somehow involved in policies. All the Swedish respondents had a full upper secondary education degree (ISCED 3). Only one respondent had a post high school vocational training (on a ISCED level 4). Six persons had tertiary education (ISCED 5a-5b). A few had also taken one or a few courses at the university, but never gotten a degree.

In respect to the respondents' occupational status 16 were unemployed at the time of the interview. Out of these respondents a majority were in internship or employment related training provided by the unemployment office. A second large group of respondents were those with temporary jobs, this group contained 23 respondents. This group also includes respondents who work 'extra' or as temps but who do not have a running contract. Only six respondents were inactively unemployed, i.e. not in education or in training and could hence be understood as NEET young people. A great majority of the respondents did not live together with their parents, but together with flat mates, siblings or a partner. Only seven respondents lived in their parents' home. Out of these only one was female.

The categorization of Swedish participants into three groups according to the risk of social exclusion, has followed the guidelines (Figgou & Unt, 2017) elaborated above (General Methodology Section). Rather than representative of existing categories in society, the groups identified should be viewed as ideal typical constructions. A detailed description of the three groups is given in the following section.

Results/Typology

1. Participants at high risk of Social Exclusion

The first group of participants consists of 10 young people who are socially excluded or risk to be socially excluded in the future, due to disabilities, health problems (physical, mental, and/or psychosocial) and/or unemployment. Keeping in mind that the sample of this study is targeted it is not representative of young people in general. Although the young people in this group come from different circumstances and have made different life choices for a number of reasons they all share experiences of unemployment, low income and a low degree of informal social support. Many, although not all, also have experiences with depression, neuro psychiatric disabilities and burnout syndrome.



Education and work pathways

One major factor that most young people who have been considered to be at high risk of social exclusion have in common is low education. While all of them have a high school diploma several of them have attained it through *Folkhögskola*, e.g. liberal adult education schools. Furthermore, several of them have begun studies at university level, often in the arts or humanities, but then quit, so none of them have graduated.

Most young people in this group have experiences of long term unemployment and of labour market training programs as well as sheltered employment. Some of these have consisted of training for a profession (e.g. electrician), while others have merely taught how to improve your CV and make young people more desirable for employers. When the young people in this group have been employed, their contracts have for the most part been short term. Furthermore, working conditions have sometimes been bordering on illegal.

Jenny (F, 23, ME, U) for instance has been involved in a labour market program full time, at a grocery store. During evenings, weekends and holidays she has been working, at the same employer with a normal contract. All in all, she has worked 60 hour weeks (40 hours is considered full time). As she has been dependent on the position she has not felt bold enough to make demands for a position even though she knows there is work to be done at the store. Once the labour market program ends she is terminated from the job, including the one on weekends, evenings and holidays.

Experiences of unemployment, of course affects their lives in terms of economic deprivation, social isolation and lack of motivation. The lack of labour market experience also, however, makes it more difficult for this group to gain employment in the future. This is partly because employers look for employees with experience but also because it affects the young people's self-esteem.

Linkan (M, 25, ME, U) is a trained electrician who lacks work experience and can therefore not find employment. At his latest job he worked hard and made a point to always be there when he was needed. He even made sure he knew the work that was done on all divisions so that he could be competent to employ wherever in the company. His labour market program at the company ended when they decided to move their production overseas.

Informal social support

The amount of social support that young people in this group have access to is limited. This is in some cases based on conflicts with family, geographical distance, but also on the inability of family and friends to be of more practical support in relation to employment. In some cases, the family is of great importance when it comes to emotional and social support, but seldom in a material sense. Several participants stress the importance of their life partner in being an emotional support. Being supported financially by one's



family in a Swedish context is not the norm but is rather seen as stigmatizing and un-autonomous.

Several of the participants in this group however, had constructed their own support networks with friends and partners, both in getting everyday life going but also in getting their mind off an often difficult situation.

Annika (F, 26, ME, U) is a single mother of a son who, during her second year studying to become a dancing instructor, suffers from burnout syndrome and depression. While on sick-leave she suffered a stroke. She is in need of a lot of practical help – e.g. she can't drive due to a lack of eyesight. Apart from her parents, one of her best friends, also on sick leave helps her out with taking care of her child.

Autonomy pathways

As long as it concerns autonomy, there was not a homogenous picture in this group. Although they have all left their parents' home many of them still co-habit in order to keep living costs low.

Jenny (F, 23, ME, U) lives with her boyfriend. She initially had the plan to live by herself as she wanted to be independent but then chose to get an apartment together with her boyfriend instead. When asked about what made her change her mind she explained that "I don't know really. I guess first of all it was unnecessary to have to pay for two apartments. And secondly I couldn't get an apartment as it was such a lack of available apartments in Umeå". The level of municipal housing policy as well as the financial circumstances around the couple thus make it difficult for them not to live together, even if that is not what she wanted initially.⁷⁸

Lars (M, 29, ME, U) has, like Jenny, left his parental home soon after finishing high school, but lives in a shared flat with 4 other people. Although he is not sure if he were to leave the shared flat if he had the possibility, he gets frustrated with not even having the possibility to choose to stay or leave, but is rather stuck, due to financial reasons.

While the young people in this group lived autonomously from their parents they were, still dependent on family and friends for financial support but also for help with practical things. Others were autonomous in relation to financial support as well but still did not feel independent due to dependency on government benefits due to unemployment. This implies that autonomy is not a straight forward aspect of social life but rather a complex phenomenon interrelated to a lot of different issues. This is further indicated by the fact that several of people belonging to the other two groups in our sample were more dependent on parents for housing and financial support but still had the feeling that they lead autonomous lives (see below)

⁷⁸ It's worth noting, however, that Jenny is now happy about living with her boyfriend.



Wellbeing and Health

Several of the young people of this group suffered from depression, burn out syndrome and/or had been diagnosed with neuro-psychiatric disabilities. Furthermore, some of the participants had illnesses which severely affected their lives, e. g. by not being able to finish an education and/or keep, or get, an employment. This means that several of them are excluded both financially and socially.

Annika (F, 26, ME, U) was pushed out of the sickness insurance and into open unemployment. This is of course stressful. The new rules at the public insurance company put Annika in an even more stressful situation than before as she now has to compete on the open labour market in order to get public insurance⁷⁹. Thankfully her mother works at the insurance company and can make sure she has access to all the correct information about what kind of help she is entitled to.

Formal Support: State policies

The majority of the group at high risk for social exclusion are active in sheltered employment. This can, of course, partly be explained though the fact the sample strategically targeted young people that were in some kind of employment programs. Despite the fact that many participants mention that they receive help from the program there are also others who avoid all programs that are organized through the employment office, as it is experienced as degrading and a sign of failure to be in need of that kind of help.

Lars (M, 29, ME, U) was enrolled in a labour market training course that was more or less forced upon him by the unemployment office, after he had been in open unemployment too long; he did not have a choice but to go there if he wanted to keep his social assistance. He claims he barely learned anything, at least not anything useful for the labour market or for getting a real job. Rather, the training program was more or less identical with the internships he had been to: he did simple tasks that no professional wanted to do, and he got the same money as when he was in open unemployment. He barely got supervision. At one time Lars enrolled in a class at university because he was sick of all the labour market programs (or rather the whole system), not because he actually was interested in the course itself. He took the course in creative writing, just to pass the time and get some student support, but he never finished the course.

2. Participants at Increased risk of social exclusion

The second group includes 20 young people who are at increased risk of social exclusion. The increased risk of social exclusion category includes individuals, who either have access to strong social networks or have a financial situation that they regard as unproblematic. As the groups are constructed as a continuum it is not without difficulty to draw clear lines between the groups. The young people in this group, do however,

⁷⁹ Her health problems are not taken into consideration any longer.



have working conditions and/or a financial situation that is problematic, for example they are not able to save money at the end of the month, but not of the same magnitude as the young people in the group that have a high risk of exclusion.

Education and work pathways

As far as education level is concerned, participants categorized as being at increased risk have completed their secondary education. Several of them have started to study at university but have discontinued while others have started to work after graduating from secondary school and continued on since then. Most of those young people belonging to the second category have the plan of starting to study once they figure out exactly what it is that they want to do with their life.

In relation to work, participants from this category often work in restaurants, as temporary on call workers, often in elderly and child care or as personal assistants for people with disabilities. These are employments that do not demand a higher degree of training or education. Being on call as a temporary on call worker means a high degree of flexibility on paper but also limits the young person's ability to plan ahead as he/she does not know when he/she will work again. This also leads to difficulties to plan financially.

Vilfreda (F, 21, ME, TE) worked as on call temporary worker and talks about the difficulty of planning when in her line of work. Some weeks, she says, nobody calls you and other weeks you are called all the time. "[they] think like that you will always be available and that you can come to work just because you're an on call temporary worker. So it would be a security to have a schedule and that you can take your vacation and you can plan your life better.

Informal social support

The young people in this category have access to informal support both financially in relation to free housing with parents, sharing an apartment with siblings, being supported by partner. They also have access to support when it comes to networks that can help them find employment when they need to. As noted above several of the young people in this category work under temporary contracts and several of them have experiences of unemployment, which puts them in a position of increased risk. Due to their access to social support however, none of them have experienced long term unemployment. They also have not been dependent on the employment office for most of their jobs as extended family, friends and acquaintances have helped them in that regard.

Autonomy pathways

While several young people in the group with low risk of social exclusion lived at home with their parents (see below), and those with high risk did not, young people in the increased risk category for the most part lived with a partner or alone. Several, however, lived with a sibling. Our interpretations of this is that while it is a family relationship it is a more mutual one than that between parent and child. Siblings are (mostly) relatively close in age and might share costs and income more equally than would a parent and



child. The parents of this group of young people often have lesser paid jobs than those of the group of low risk youth below, and may therefore find it difficult to provide for an adult child.

The young people in this group had all their basic needs met and could afford to live lives similar to that of their friends. While they did have an income many of them were not able to save money by the end of the month. Some of them indicated that it might be possible to save money if they made a conscious effort. That it would take a decision and effort, however, indicates that the financial margins are relatively tight.

Erik lives together with his mother and sister and works at a grocery store. He has a diploma in social science from high school. Although he would like to move out of his mother's house it still means he can save a little money each month. As his friends have an income about his size he can live a good life and does not feel that money is a big problem in his everyday life.

Well-being and health

Regarding health and wellbeing, the main commonality between young people in this group is stress and anxiety related to work and/or unsecure employments e.g. temporary work, short contracts etc. Although they do experience occasional unemployment it is usually shorter than the group with a high risk of social exclusion. Contrary to the young people of low risk they can however not take the financial support of parents or social networks for granted, even if some of them can be supported occasionally and for shorter periods of time.

One of the participants that had experience of working on temporary contracts from a temporary work agency was David (M, 24, ME, TE). During the interview he talks about trying really hard to show his employer that he can be counted on and that he is a good worker so that the company he is rented to understand that they should hire him. The uncertainty about the future was stressful. However, after two years of working very hard he is hired.

Formal Support: State policies

Several of the participants in this group have experiences of unemployment and many of them have been registered at the unemployment office. However, there is a lot of scepticism and critique towards the help that they have gotten.

Mumma (M, 23, ME, U) for example explains how he was called to meetings but chose not to go to them as, he said "you know, you're supposed to sit in a group and talk, I don't know, it feels like therapy in a way. I'm not up for it."

This indicates that while young people did have access to social policies they were designed in such a way that they were not taken advantage of. Other young people talked about the encounter with the employment office as degrading and that one is



better off using personal contacts instead. Young people in this group had, to a large extent, access to such personal contacts.

Isak (M, ME, U) is one of those young people. He thinks there is a lot of room for improvement with the employment office. If organizing an internship for you straight away and not “sit around” and wait for you to find the job yourself like he believes they do for a long time.

3. Participants at Low Risk of Social Exclusion

The third group includes 10 young people who are at low risk of social exclusion. As in the aforementioned groups the group of participants that were categorized as being at low risk of social exclusion were not a homogenous group. One similarity between them was however that they all seemed to have access to support from their family, mainly their parents, when they could not manage by themselves. Although many of them are currently studying and had low incomes they were convinced that their financial restraints were only temporary, and they could easily find a job once they graduated. Often, they had had the possibility to work to save money to travel abroad for extended periods of times – sometimes to work, sometime for leisure only.

Education and work pathways

The young participants included in this group have either completed tertiary education or they have finished high school and plan to continue their education sometime in the future. Although they have worked on uncertain contracts or in jobs they did not enjoy they have always had the feeling that they are not stuck in this kind of employment for their entire future.

At the age of 15 Veronika (F, 23, ME, TE) started to work at a long term parking job at the airport. After that she started working at a coffee shop for a year as a shift leader. She also worked as a phone sales person and spent time in Canada „finding herself” and travelled in Australia and New Zealand with a friend and came back and started to study in Umeå and work at the energy drink company. She now works 40 hours a month. The work is free and she can decide together with her colleagues when to do her 40 hours.

This is not to say that this group of young people do not suffer from the same type of contracts that other young people do. Rather, by the young people in this group, it is described as something they have a choice to leave if they feel the need to. While having an income is important, it is more important in the long run to have a job they actually do enjoy than to be stuck in work that is boring and/or under stimulating.

Informal social support

One big difference to the high-risk group described above, is that the young people of this category live at their parental home – some have left for a couple of years and have



since moved back in times of financial difficulties. Although this would by many be considered a defeat these young people view this as relatively unproblematic as they see it as a temporary problem.

Ulrika (F, 21, ME, TE) travelled to Asia after finishing high school. When moving back to Sweden she moved in with her parents. Although she describes it as a bit tricky in the beginning to live by someone else's rules when you have been used to deciding everything for yourself, she likes having her parents close and having the possibility to save not have to pay a lot of money for rent.

Autonomy pathways

The informal and financial support mentioned above means that the autonomy of this group can be questioned. However, in several cases moving back home to their parents has been the easier and/or more practical choice and not something that the young people in this group describe as something they have done out of desperation. Therefore, while as in Ulrika's case above, living at home might not be without difficulties it is something that is described as a not too bad solution to a temporary problem. This means that it also does not affect the participants' sense of psychological autonomy to any larger degree. Furthermore, living at home with parents is not only described as a financial solution but also as something that gives a sense of togetherness and support with loved ones.

Marek (M, 22, ME, TE) works in helping migrants integrate in Sweden ("integration assistant"). He lives together with his mother who is an important inspiration in his line of work. "I ask my mother things all the time: how was it? The transition and you left your whole life. I couldn't imagine (...) leave Sweden and get out. What did you do? How did you become so strong? And now she is insanely good at everything she does so I think 'how did you manage everything?!'". Not letting his mother down, e.g. by not getting an education, is something he talks a lot about during the interview. The support of parents seems, thus, to be also a source of inspiration for some of the study participants.

Wellbeing and health

As some of the young people in this category do work under temporary contracts and/or under formal conditions that are problematic the group is not without stress and worry about money, employment or the future. Contrary to the first two categories in this report however, they seem to have the ability to see these problems as temporary and find ways out of depressive thoughts relatively easy. Furthermore, none of the participants in this category suffered from any physical health problems.

As one participant, Ida (F, 27, ME, TE) expresses it "When I feel a bit depressed about my financial situation I'm like, well, I'm depressed for a bit and then I figure something out.



Formal Support: State policies

None of the young people in this group have been involved in labour market policies. Although most of them have registered there when they have had short periods of unemployment they have not attended meetings to any larger degree as they are considered “damned frustrating” (Marek). As young people in the other groups they do not hold the employment initiatives highly and prefer to use personal contacts when trying to find a job.

Summary and concluding remarks

In conclusion the young people that are at high risk of social exclusion have a relatively low level of education for Swedish standards (only upper secondary education). Several of them have experiences of long term unemployment which has led to training programs and to sheltered employment. As a consequence, this group of participants’ experience economic deprivation, social isolation, and lack of motivation. On top of this many also suffer from not having social support to count on when things get difficult. Although parents and loved ones may be of emotional and psychological importance as sources of support and love, seldom family play the role of economic support. In this group is also where we have found the largest amount of young people with health problems and/or disabilities.

It is more difficult to name the commonalities between the interviewees who run an increased risk of social exclusion. The young people in this group have started to study in higher education or are working and plan to study in the future. When they do work they are often employed in low-skilled jobs and have insecure contracts – temporary work agencies, part time work, seasonal contracts etc. This is something that causes a lot of stress and anxiety about the future, both in the long term and short term. This group have also experiences of unemployment but have not been dependent on, and have chosen not to use, the formal support offered to them. Some of the participants have financial support from their parents and several of them live with a sibling. While this group, as well as the previous one, do not suffer material deprivation to any larger extent they are not able to save money at the end of the month and work under conditions that they experience as stressful.

The young people who are at low risk of social exclusion all have access to family support, both emotional and financial, most often by their parents. While this group of participants – as the first two often have insecure working contracts, this group of participants are not as worried and stressed about the future as they have a sense that the constraints that come with it are temporary and that they have the possibility to leave if they needed to. This group of young people often work in order to save money to travel and they also think about what kind of work they “actually want in life”. This indicates that they have a stronger feeling of confidence about the future. Despite this confidence several of the young people in this group live at home with their parents but describe it as a practical choice rather than a necessity. None of the participants of this group have taken part in labour market policy programs.



No.53 Labour market insecurity and social exclusion: Qualitative comparative results in nine countries

The above typology has been constructed in order to highlight the span of experiences of social exclusion that exists among our participants. It shows some of the factors that protect young people from making that kind of experience and what aspects of being young that can lead to an increased risk of social exclusion. It is important to note that the patterns identified in this report should not be taken as representative for Swedish young people in general. As it is possible that most young people share similar experiences our sample has been purposeful and has put extra emphasis on finding participants with e.g. experiences of labour market programs. Young people from all three groups are different in many ways but there are also some interesting commonalities that cut across the three groups. Young people from all groups have a very low regard for the work conducted in the unemployment office and tell stories of degradation and not being taken seriously. They also describe working, when being employed, under dubious conditions. Being young in Sweden today may, thus, in many ways be relatively easy but it seems young people do not have the working conditions that they deserve.



4.2.8 The Ukrainian case

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A brief account on the national context

In Ukraine, the overall unemployment rate is 9.1% as of 2015. Youth unemployment has always been higher than the total unemployment rate in Ukraine, especially for young people aged 15-24. Moreover, youth is reported to be more likely to work informally: according to the State Statistics Service, 36% of youth aged 15-24 were informally employed in 2015 compared to 26% in the general population (SSSU, 2016b). The registered unemployment has always been much lower than the one calculated according to the ILO methodology – it was about 50% of actual unemployment during 2000s, reaching its maximum of 59% in 2008, and since 2010 registered unemployment has been about 30% of the one based on the ILO methodology. This can be attributed to two factors: (i) the development of new technologies that provide considerably more opportunities for independent job search, and (ii) to strong preferences for “traditional” job search (via informal connections – friends and relatives). Partly, the preference for informal job search stems from low trust into government institutions, including the State Employment Service.

Outward labour migration is a widespread phenomenon. According to the existing surveys, some 1.2-1.5 million of Ukrainians work abroad at a given moment in time; 11% of labour migrants are aged 15-24, and another 15.8% are aged 25-29. The migration of labour obviously reduces pressure on the national labour market. However, there is a number of negative consequences – from brain drain to loss of human capital for those taking on unskilled jobs abroad to adverse impact on families and children left behind (Vakhitova and Coupe, 2013).

On the formal level the employment legislation is very protective. There is a market where official employment is very secure. However, violations of the employment law are widespread since benefits outweigh the risk of fines and there is no protection in courts either. So there is another market where jobs are not secure and one can be fired any moment. Thus the Ukrainian labour market is very secure according to legislation but in reality this security creates inefficiencies for businesses and thus enterprises try to bypass regulations by offering unofficial or semi-official employment, or follow practices which de facto make any job insecure.

The issue of skills mismatch is very pressing – both for older workers and for youth. About half of the workers are employed in jobs, which do not correspond either to their education field or their education level. The causes of this mismatch are both the structure of the economy with the prevalence of low-skilled workplaces and the educational system with excessive number of higher educational institutions providing low quality education. There is a rather developed cooperation of enterprises with technical schools (they train and afterwards hire “blue collar” workers), while the universities are usually reluctant to cooperate with businesses, let alone adjust their teaching programs to modern labour market demands.



As shown by Kupets (2016), about 40% of young workers are overqualified for their jobs, and this proportion has been practically stable since 2004. This high incidence of over-education stems both from the supply side (too many higher educational institutions which in fact are diploma mills) and from the demand side (too little jobs requiring high human capital because sectors with the highest growth during the last decade were the trade and low-skilled services).

A World Bank study (Del Caprio et al, 2017) shows that the graduates of higher educational institutions often lack skills demanded by the modern labour market – such as problem-solving, self-management or advanced computer skills.

At the same time, there is very little cooperation between the educational institutions and businesses. Although formally the education system should be responsive to the labour market needs, in reality the quality of education (both its content and the quality of provision) does not match the expectations of employers.

According to labour market statistics, youth is the risk group – unemployment rate is the highest for young people. According to policy-makers (and this is reflected in the legislation), risk groups are all people who can be viewed by employers as less desirable for health or family reasons – people with disabilities, people with young children or single parents, young people demobilized from the army or looking for their first workplace are also considered a vulnerable category. This list remained unchanged for the last 20 years, only in 2014-2015 it was extended to include war (ATO) veterans and internally displaced persons (IDPs).

Brief description of the Ukrainian sample and Procedure

40 young people were interviewed for the EXCEPT research project in Ukraine. The 50%/50% proportion is maintained for gender, age and policy enrolment characteristics of the respondents. There are 13 unemployed and 8 NEET in the sample, 11 people are unofficially employed, 2 have temporary employment and 5 in secure employment. It was decided to stay closer to the actual proportion of population by education level in the sample 21 respondents have higher education because majority of Ukrainians have higher education, 2 respondents have school education since percentage of population with school education or lower is less than 10%, finally, proportion of ISCED3-4 educated people is larger than in the reality as a particular attention of the research is focused on youth with lower education level.

The initial research methodology of the project assumed interviewing youth in 2 distinct regions/cities of the country. However, given the large territory of Ukraine and socio-economic differences across the regions, the present research focuses on 3 distinct locations: Kyiv, Ternopil and Cherkasy regions in order to bring regional perspective into the study and investigate differences in the youth employment situation between advantaged and disadvantaged territories of Ukraine. Ternopil is the region with one of the highest vulnerability rates and Kyiv – with the lowest rate. Given the rapid unemployment growth in other regions (especially conflict affected ones), Cherkasy region is no longer listed among the top-5 regions with the highest unemployment.



However, it still remains persistently high there. Donetsk and Lugansk regions – territories affected by the armed conflict - are excluded from the research because of the ongoing conflict there since 2014.

The capital of Ukraine – Kyiv – is the city with the highest employment chances in Ukraine since it is an administrative, business, academic and cultural centre of Ukraine. On the contrary, Ternopil and Cherkasy represent less favourable for youth employment regions. Cherkasy region is going through deindustrialization, which was aggravated by the conflict with Russia and a respective decline of economic relations between the two countries^{80,81}. The main sectors for employment in Cherkasy are agriculture, sales and public sector. Ternopil is predominantly agriculture-oriented region with one of the highest unemployment rates and a high outflow migration rates. Labour migration to Central and Western Europe is one of the main income sources for many households in Ternopil region, just like in the rest of cities in Western Ukraine. Thus, it is likely that employment opportunities and coping strategies of youth at the labour market are different in the selected regions because of the differences in economic development and geographical location (close proximity to the border with the EU) of the regions.

Three vulnerable population categories are included into the sample: ex-combatants, single mothers, people with disability. As the military actions in the East of Ukraine proliferate, (ex)combatants become a new vulnerable category at the labour market of Ukraine. It is established that ex-combatants face with higher social and psychological challenges in getting jobs and remaining in employment outside the army^{82,83}. The state of Ukraine recognizes them as a vulnerable category and introduces special social benefits and employment policies for them. Ministry of Social Policy is very interested in analysis of the ex-combatants' situation at the labour market of Ukraine since no research on this issue has been done yet. Another vulnerable category considered in the study are low-income female headed households. Vulnerability of single mothers at the labour market is recognized worldwide^{84,85,86}. It was decided to learn more deeply about their situation at the labour market in Ukraine, especially given the availability of social and labour market policies targeting this category of population. The third vulnerable category

⁸⁰ State Statistics Services // <http://www.ukrstat.gov.ua/>

⁸¹ Kulytskyi S. Recent transformations in the external trade of Ukraine // http://nbuviap.gov.ua/index.php?option=com_content&view=article&id=1763:ukrajinska-zovnishnya-torgivlya-zmina-vektoru-trivae&catid=8&Itemid=350

⁸² Nilsson A. (2005) Reintegrating Ex-Combatants in Post-Conflict Societies// http://www.pcr.uu.se/digitalAssets/67/c_67211-l_1-k_sida4715en_ex_combatants.pdf

⁸³ ILO (2010) Socio-Economic Reintegration of Ex-Combatants // http://www.ilo.org/wcmsp5/groups/public/@ed_emp/documents/instructionalmaterial/wcms_141276.pdf

⁸⁴ Kabeer N. (2012) Women's economic empowerment and inclusive growth: labour markets and enterprise development. SIG WORKING PAPER 2012/1. // <https://www.idrc.ca/sites/default/files/sp/Documents%20EN/NK-WEE-Concept-Paper.pdf>

⁸⁵ Gabe T. (2007), Trends in Welfare, Work, and the Economic Well-being of Female Headed Families with Children: 1987-2005, Congressional Research Service Report

⁸⁶ Grimshaw D. Rubery J. (2015) The motherhood pay gap : a review of the issues, theory and international evidence, International Labour Office, Inclusive Labour Markets, Labour Relations and Working Conditions Branch. - Geneva: ILO, 2015



considered in the research were people with disabilities. Official statistics shows that about 6% of Ukraine's population – 2,7 million – are people with disabilities⁸⁷. Labour law in Ukraine is protective in regard to this population category, there are also programs on integration of people with disability into the labour market. However, experts claim that many disabled people remain excluded from social life and from the labour market and no research on their integration into the labour market in Ukraine was found.

The categorization of Ukrainian participants into three groups according to the risk of social exclusion has followed the guidelines (Figgou & Unt, 2017) elaborated above (General Methodology Section).

Results/Typology

1. Participants at high risk of Social Exclusion

Participants in the high-risk group experienced clear labour market exclusion and in addition to that also economic exclusion and social isolation. Getting familiar with their stories was difficult as they contained a lot of pain, struggle and suffering. The group consisted of 10 respondents, 8 women and 2 men. Their stories differed a lot but shared the fact of severe hardship. The high-risk group was far from homogenous and included participants with different levels of education (including high education). They also come from a mixture of big cities and small towns. The only distinct feature was the predominance of women in this group.

Education and work pathways

For some respondents the education they received turned out to be irrelevant, as the skills they obtained were far from those needed in the labour market. This was true for young people with different specializations, so the problem of education quality seems to be quite universal in the Ukrainian context. Having a higher education, a trendy specialization (such as IT), two majors (for instance, economics and law) or a Master's degree is of little help as well, as graduates with such credentials also found that they lacked competencies and ability to find a job.

Such was the story of Lilya (27, F, HE, U), a graphic designer by training, who felt that in order to start working she needed to obtain a completely new set of competencies, which was difficult for her to do with the need to take care for 3 children. At the time when learning new things was easier, during her university years, she did not receive the skills and knowledge she could easily apply in the market.

As participants found themselves in this context of irrelevant education, they have divided in the strategies that they took. Some preferred to wait passively for a proper job

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to appear, while others decided to radically change their professional specialization as they did not have the context supportive enough to afford not working.

An illustrative case was Andrew (30, M, ME, NCJ) who gained his initial education in baking and pastry but was not able to find a job in that area that would pay for his growing family needs. Thus in order to feed himself, his wife and children he became a construction worker.

For several respondents in the high-risk group survival not only required a change of specialization in many cases, but also relocation to a different municipality, which was quite traumatic for many of them, as it involved separation from their families, parents, spouses and children.

For example, Andrew (30, M, ME, NCJ) had to go the capital city in order to work on construction sites there, while leaving his family behind in Western Ukraine. Moving as a family was not feasible, as that would require huge additional costs. And working closer to home was not a possibility either as not much work was offered in Andrew's hometown and the salary was not high enough to afford raising a family.

At the same time, while most respondents were able to receive their education only to find that it was irrelevant, some were not able to study.

Despite being a bright student, as evidenced by her grades and easy entering of the college program, Nastia (19, ME, NCJ) could not continue with her post-secondary education, as she had to work since age 12 in order to feed herself and her disabled mother. Ever since she worked on all kinds of jobs, predominantly for a low salary, but she did not have any other options.

Still, a different trajectory was also possible, as some people were still able to find job after they get their education in a specific area. However, it did not necessarily make the outcome much different for them, as social and economic exclusion were still part of their reality.

One respondent from the high-risk group, Diana (26, F, HE, TE) managed to get a job in her specialization of microbiology through the Employment Centre and then also to find another job, again in microbiology, now in business. And yet she still suffered from economic difficulties and social exclusion. Even her comparative success on the job search arena was not that easy; she spent several years and applied several time to the company that was finally hiring her, and she would not have done that without the influence and support of her business-minded sister.

All in all, those high-risk group representatives that did have some work experience, mostly worked in low-skilled areas such as construction, retail and state service.



Informal social support

Informal social support was limited but very important for all the respondents in the study. And for the high-risk group, this support made a difference between hard and disastrous life situation. Most of respondents in this group reside on their parent's premises, eat parents' food and use parents' utilities for free. This is a standard scheme in Ukraine and often it is not seen as problematic.

For example, Tania (24, F, HE, U) similarly to several other women in the high-risk group, lives with her parents, eats with them, and uses their electricity, heating and water without contributing financially. Moreover, parents also buy her clothes and cosmetics items.

Speaking of non-material support, it was limited for the high-risk group participants, either because they had disrupted social networks or simply lacked time to engage in social interactions.

For example, Lilya (27, F, HE, U) rarely saw any friends or spoke to other people since she had her three kids. On the one hand she is overloaded by caring for children and their daily needs. On the other hand, she has also shared that several of her friends were not able to find job in Ukraine and therefore decided to leave and look for employment abroad.

Autonomy pathways

Participants in the high-group had very limited level of autonomy, primarily because of the financial difficulties they found themselves in. Several respondents in this group depended fully or heavily on their parents. Moreover, they were not proactive and did not try to change the situation. Being dependent seems normal for them and they did not find this problematic.

For example, Lilya (27, F, HE, U) seemed not autonomous at all as she depended on her parents' entirely. She lived in an apartment that belonged to parents. Parents also brought her food from time to time. And yet she considered herself partly autonomous as autonomy in her view is about having independent opinions, not being able to provide for one.

Men in the high-risk group demonstrated greater autonomy as they live separately and provide for their needs by working or by using his savings and welfare benefits). At the same time some of them feels quite autonomous, while other still feel lack of autonomy as the cannot afford the life they want.

Interestingly, Nastia (19, ME, NCJ) despite very limited finances and a need to feed herself and her disabled mother since teenage years, turned out incredibly autonomous. Since she was 12 she managed to find a variety of jobs, feed her family and provide for her mother's medications. Therefore, even though now she still lives with her husband's



parents, her autonomy can be assessed as high given the starting conditions she was in.

Well-being and health

Well-being of the high-risk group was problematic, both in terms of economic and social components. Similarly, health was a big part of well-being in this group as well, both own health that could prevent getting a job or health of family members that require care and extra resources.

For example, Nastia's (19, ME, NCJ) mother health required a lot of resources every month affecting the general well-being of the family and led Nastia to a situation, where she became socially excluded. Nastia stopped having friends as was busy with taking care of her sick mother and working in order to earn money for their family. Meanwhile, her friends were only interested in partying, so soon their paths parted.

Material well-being was also very limited in the high-risk group. This was expressed in the impossibility to afford vacations, food, clothing, basic furniture and medications. It seemed that in each of the stories, a very usual thing that every person deserves having was not affordable.

To illustrate, although Vita (25, F, ME, U) lived in the apartment of her parents and she had a working husband, and they tried to save money for 5 years but skipping their vacations, she still has shared with bitterness that they could not afford having a child.

As many desperate high-risk group respondents had to work away from their families and personal networks it led directly to their social isolation. Some of them were isolated from their families due to work, and some found such burden unbearable and stayed close to their home thus limiting their job search and social life possibilities.

Andrew (30, M, ME, NCJ) had to go to the capital city and work as a construction worker in order to provide for his wife and kids back in Western Ukraine. She suffered separation a lot and to minimize pain had to watch distracting movies and use alcohol.

In other cases, however, social isolation did not depend on proximity to the family, but rather on the lack of broader social circle, like a professional one,

Despite having the support of her family and her spouse Nastia (24, F, ME, NJE/U) still felt socially isolated due to not having a job. She found sitting at home boring and craved communication with people at work. She started having this feeling a month after she left her previous job.



Formal Support: State Policies

Respondents have different attitudes towards state support in Ukraine and therefore use it to a very different extent. While some rely on state support exclusively, others have zero expectations from the state and do not even bother to find out what are the opportunities that the state might offer. Among those who used state support were those who primarily used the Employment Centre job search services, and those who were rather interested in receiving welfare benefits from the state. In any case, respondents that used governmental support were happy about it. Of course, they would not mind higher benefits or job offers but even the help they did receive from the state meant a lot to them, since they did not have too many alternative sources of income and job search support.

For some, however, neither help with job search, not welfare payments were appealing either because they did not see this help as significant, or were simply procrastinating in obtaining it.

For instance, Nastia (24, F, ME, NJE/U) was unemployed and was very interested in finding a new job. Nevertheless, she has never used neither the Employment Centre job search services, nor the welfare benefits that the state could offer her.

2. Participants at Increased Risk of Social Exclusion

The increased-risk group was the hardest to create. This group includes 10 respondents, among which 5 were women and 5 – men.

Education and work pathways

Same as in the high-risk group, increased-risk respondents have very different education: from only middle education that was then stopped after birthing a child, to higher education in a variety of areas, including Masters level.

Again, same as in the high-risk group many respondents with increased risk of social exclusion struggled with the fact that their education was irrelevant and useless for finding a job. This was a problem confronted by several respondents, including Mary:

Mary (24, F, HE, U/NCE) has received her MA degree in sociology and anthropology from abroad but found this education useless for finding a job. The only application of her competencies she managed to find was to become a black market researcher, writing academic papers for other people.

However, in this group as well were respondents that were able to find their jobs in the area of their studies. They still struggled with unemployment at some point, but at least were able to put their education to direct use.

For example, Konstantyn (30, M, HE, U) was among a few respondents that managed to have their career in the area for which they studied. He gained his education in the



area of vegetables and fruits canning industry and was able to find a relevant job right away. Then he has moved to a different job in the area as well. He still became unemployed as the economic crisis came. And yet, being a professional, with education and experience in the industry he is thinking of developing his own business in the same area.

Finally, one respondent was not able to get a proper education or find a job because of his disability.

Oleksandr (26, M, ME, U) has only basic secondary education and very limited competencies due to disability, which prevents him from getting a job. Besides, he also suffers from a social stigma towards disabled people, which is also a barrier in job search. Nevertheless, he keeps trying and even came up with a craft idea that can potentially bring some income.

Informal social support

Informal support, both material and non-material, mattered a lot for respondents in this group. Almost all of them had a certain amount of such support: some young people received practically everything from their family, while others received some material and some emotional help which was still significant.

For example, Yaroslava (23, F, HE, NCJ) lived at her parents' house, her family sponsored her education and bought her a car. They also supported her emotionally so she felt no pressure living with them or not having a job.

Besides material help, largely realized through allowing young people to live on parents' premises, respondents in this groups also received baby-sitting help, job search help and alike that helped them to cope with their life difficulties.

The only exception in this group, and in fact in the entire Ukrainian sample overall was a respondent that did not receive support from her family and it affected her level of well-being significantly:

Mary's (24, F, HE, U/NCE) family did not support her materially and even created some destructive emotional pressure in her life. They forced her to mature and become independent early and wanted her to start providing for herself as soon as possible, even though the family itself was not poor. In Mary's case her family was rather a burden than help in terms of the general well-being.

Autonomy pathways

The autonomy level of this group was very different and constituted rather a scale. The least autonomous scenario was the one caused by disability.



Oleksandr (26, M, ME, U) was fully dependent on his parents in dealing with the state and his daily needs. He was not even in charge of his own disability benefits as his father receives and spends them for him. Interestingly, at the same time, he did not feel that way, he assessed his situation as acceptable, in his view he had enough money and never needed money urgently as he made sure he always had a certain amount of money on his card.

Next were respondents who were generally able to live independently, but relied heavily on parental support, without having any specific plans on increasing their personal autonomy.

For example, such is the case of Olya (24, F, ME, U), who lives with her mother, eats with, and uses her utilities, as well as uses her baby-sitting help from time to time. She is not actively looking for a job since she thinks there is no such job that would pay her enough for it to be worthwhile.

The other subcategory was those who received a lot of support, but at the same time they made attempts at becoming more autonomous.

For instance, Yaroslava's (23, F, HE, NCJ) autonomy is limited as she is heavily dependent on her parents, and yet she is trying to generate her own income thus she is not an entirely passive consumer of support.

Finally, we also see a completely autonomous subgroup here. They are able to provide for themselves and live independently, however, this comes at a cost to them.

For example, Vitaliy (26, M, HE, TE) is living and working abroad and is able to provide for himself and his family back in Ukraine. He is however, suffering a lot because of the separation from his close ones.

Well-being and Health

In terms of general well-being this groups seems to be ambivalent. Almost every respondent here reporting on this issue addressed several sides of the situation, the satisfactory one and the one that caused pain. For some social isolation was more problematic, for others economic issues were primary. But the common thread was the impossibility to assess the situation one-sidedly, as clearly positive or clearly negative.

For example, Dan (18, M, ME, U) has shared that despite having his mother's material and emotional support and despite having plans for the future he felt under-realized and excluded because he did not have a job in a small town he lived in and all of his friends were away as they have already started their higher education.



In general, respondents in this group lacked opportunities for greater socialization among their, for time with their families and for affording some non-basic goods such as vacations or self-care manipulations.

Formal Support: State Policies

Formal state policies were used by some of the increased-risk group respondents, and not by others, same as in the high-risk group. Some respondents mentioned receiving disability support, child benefits and unemployment support as well as used help of the Employment Centre while looking for a job. Those who used state support were happy about having such a possibility as for them it comprised a small but reliable source of income, which was important in the situation of not having better alternatives.

For example, Olya (24, F, ME, U), being an unemployed and uneducated single mother, only relied on state support in addition to the alimony payments from her husband. She did not work because she was not able to find a job that would offer a salary high enough for it to be worthwhile, so the only income she has was one way or the other related to governmental benefits and regulations.

Yet some other respondents in this group decided not to reach out for any of the state policies because they did not believe that could be effective strategy and make any difference. There was more of such state support sceptics in this group, compared to the high-risk group, which can be explained by a more significant informal support that the increased-risk group could count on compared to the high-risk group.

3. Participants at Low Risk of Social Exclusion

This group was the largest containing half of the 40 interviewees, including 13 men and 7 women.

Education and work pathways

Many of the respondents in this group have quit higher education after a year, two or three. The reasons were that education was irrelevant, out-dated, not that interesting, or other life priorities like earning money or having children came to the fore.

One of such cases was Oleg (29, M, ME, PE) who started university twice and quit both times, as the content of education was not stimulating. Instead, he worked in many jobs, then joined the army and currently works as a military consultant for a big company.

Some others, who have finished their education, changed the area in which they eventually work either straight away or after getting additional education. This strategy is what some respondents from the increased-risk group just started doing or hoped to do, and what the high-risk group tended not to do, but rather stick to “their profession”.



For example, Tania (24, F, HE, U) after being trained as a florist, decided to earn her living by doing makeup and hairdressing. Moreover, as her health issues intervened, she chose to work from home rather than doing the same kind of work in a beauty studio.

Not everyone went for higher education, however.

For example, Sergii (24, M, ME U) – went only to a secondary school, as his parents could not afford any higher level of education for him. In addition, he did not see any need in it as he saw many people with higher education working in retail on a street market. Instead, he started working right after school on a variety of jobs, including a job abroad. He worked in construction, sold plumbing equipment and often was asked to fix something at his customers' places. He was never taught how to do this, but he said it wasn't hard to figure out all that.

A group of low-risk respondents decided to start their own businesses as well:

For example, Oleksandr (18, M, ME PE) turned his hobby into a business. As he started doing taekwondo recreationally, he felt his potential in that area and soon after graduating from a university he registered a company and started giving taekwondo lessons to children in his town.

Thus, in general the low-risk respondents tended to be flexible in their work trajectories and change the professional specialization. Often this happened not due to a lack of work, but due to their changed interests and desire to do something more interesting. They were also involved in low-skilled jobs to a lesser extent and more involved in consulting, technology-related or artistic work, as well as running an own business, with the latter trajectory being unique for this group.

Informal Social Support

Respondents in this group generally have a substantial family support, both material and non-material. Almost all respondents told that they rely on their family support either predominantly, or partially, or can count on it in case of need. Although informal support was also a big part of the other groups' narratives, the amount of support that particular families were able to provide probably differs. Respondents in the low-risk group not only reported being able to live with their parents – which is a major support used by the predominant majority of all the respondents in the study, but they also spoke of being employed in family businesses.

Thus Armenia (27, F, HE, NCJ), who was not able to find a job as a lawyer after getting her degree started helping her parents in their restaurant, as well as other relatives in their businesses.

In addition to the material support from the family, the majority of women in this group were also materially supported by their husbands or even boyfriends.



For example, Ira's (25, F, HE, U) boyfriend was fully providing for her and thought that his salary was high enough and therefore there was no need for her to work and she could just sit at home and go for a walk sometimes.

The reverse dynamic of a woman supporting her boyfriend did not come up in the entire study with the closest exception being Konstantyn who had a working wife when he got unemployed. This is a typical situation for Ukraine, an illustrative case is Ira's with her boyfriend opinion that he earns enough and there is no need for her to work other than just a possibility to have a walk somewhere.

Several respondents also demonstrated having some kind of personal charisma and a developed personal network related to it. Such developed personal networks were a resource for them, but also a result of their charisma and proactive strategy on developing and maintaining them.

An exemplary story is that of Taras (22, M, HE, U), who was able to live in a big city for free at his friend's apartment, as he was getting his second education.

Autonomy Pathways

Many of the respondents in this group, despite belonging to the low-risk group, were not very autonomous. And yet, the respondents in this group were not fully passive consumers of informal social support as were several respondents from the high-risk group.

An exemplary story is that of Armenia (27, F, HE, NCJ) who would not be able to provide for her needs if not for the support of her family and boyfriend. She was shocked to learn about average salaries as they were about the size of her usual single visit to a supermarket. But in return for the provision that she was receiving from her parents Armenia does a lot of reciprocal work for her family and relatives and tries to develop professionally in a new area of fitness as well hoping to turn into an income-generating profession in future.

Some respondents in this group can be considered indeed autonomous as they can provide for their needs. It needs to be mentioned however, that their needs were often not very conventional: for some stability was not a value, some felt comfortable in very modest living conditions.

An example of this trend can be the case of Bohdan (M, HE, NCJ) who opted for a freelance non-contractual employment that allowed him being flexible and independent, travel around and provide for his immediate needs, such as co-renting an apartment. Thus he is able to provide for his needs at the current level of them and is also independent of widespread social perspectives on what are the right things to do with one's education and one's life in general.



Another trend – is that many respondents felt autonomous and were able to provide for their needs, even though they still lived with their parents. It needs to be said, however, that in Ukraine there is no norm about the need to necessarily move out from one's parents, especially before creating a separate family or even after it.

Thus Taras (22, M, HE, U) planned to live with his mother even after he marries and the reason was not in his inability to afford a separate place but because for him living together looked as a superior option.

Well-being and Health

Respondents in this group, although would not mind a higher salary or a better job, were generally content with their lives and optimistic about their future. Unlike other groups, low risk respondents might mention certain problems in their lives, but there was no overwhelming feeling of pain, struggle or despair. This was true about autonomous, partly autonomous and dependent on their families members of this group.

A typical story here is one of Taras (22, M, HE, U) who despite being unemployed, has money for his needs and is quite optimistic and content, presumable due to feeling a safe back-up in the form of his family support in case he needs it.

Another interesting trend is that for some respondents in this group values were clearly different and they were more on post-materialism than materialist scale.

For example, Bohdan (M, HE, NCJ) is fully content with his life, his income and his possibilities even though he is a non-contractual sound freelancer, living in a co-rented apartment and owning not so many things. His worldview simultaneously prevents him from getting a usual job because he values flexibility more than stability, but it also helps him to be satisfied with smaller material conditions that he is able to afford.

As far as health is concerned, the group is mixed. There were no significant chronic diseases reported, yet two respondents reported being unable to do certain kinds of work because of health problems and one person was disabled since his military service.

Formal Support: State Policies

There was no homogeneity in the group regarding the extent to which they sought state support. Some respondents never used state support as they did not believe in it making any difference, they did not believe that the Employment Centre could offer anything interesting or anything better than personal networks could. Others received help from the state in the form of both help in looking for a job and welfare unemployment benefits. And one respondent even was an especially big beneficiary of state support.

Being an anti-terroristic operation veteran, Yurii (22, M, HE, U) lived on his unemployment and military benefits, which were quite substantial in his case. Moreover,



he also planned to purchase a subsidized apartment, which was an opportunity available for ex-military in Ukraine.

Summary and Conclusions

In the Ukrainian case life trajectories within the three groups were quite diverse. Nevertheless, there were also some common ground between participants in each group. As already mentioned gender constituted common ground between participants in the high-risk group, which contained most women. In contrast the low-risk group consisted of more men, while the increased-risk group was gender-balanced. The explanation behind that may have to do with the differences between the life trajectories and circumstances of women and men caused by gender stereotypes and gender roles, in particular. It may also be a result of biases in subjective self-reporting with men reporting less on their problems and expressing greater confidence and ability to control. A separate aspect of gender is the issue of having kids. All single parents in the study were women and it was challenging for those women to stay not economically and socially excluded being single mothers. Women struggled with finding a job compatible with motherhood, with finding a proper childcare, with carving out time to see their friends. Even if they did find time and resources they felt social pressure to better stay home or save money for some other needs than their own.

Another difference was a greater level of pro-activity in the low risk group, compared to a more passive life position in the high-risk group. While the low risk respondents tried to obtain new professions and be creative about finding a job, the high-risk respondents were more likely to passively wait for the proper job to emerge.

There was no significant difference in terms of the use of state policies. Some respondents from the high-risk group were not willing to use state support, while some of those in the low-risk group used it, and vice versa.

Family support mattered to all groups, but for the low-risk group it moved them from uncomfortable to comfortable life situation. In the high-risk group family support allowed them to afford the basic things only and to only make ends meet. Moreover, there were differences in the amount of support that a given family was able to provide, with families in the low-risk group being more resourceful.

The factor of health definitely affected well-being and social exclusion risk of all groups. Most probably this indicates that the factor of health is working in an interaction with other factors, thus affecting social inclusion in different ways. Also the intensity of health issues mattered a lot as well with some diseases leading to more exclusion than some others.

Unemployment itself was often named as a factor of social exclusion. First of all because not going to work was boring, it led to a lack of professional development and self-realization, and ultimately reduced the ability to afford spending time with friends. Need to go into a different sector because of unemployment in the sector of studies was also troubling to many respondents as they started feeling degradation in the available jobs. Unemployment also led to a need to relocate which was painful for most respondents



who went through it as it means separation from parents, friends or even a spouse and kids. None of those who reported relocation and separation from their families ended up in the low-risk group.

Interestingly, however, employment was also discussed a lot as a contributing factor of social exclusion, meaning that the job was so demanding that social life became virtually impossible. In some cases, this was caused by companies violating labour regulations, or because people worked on several jobs to earn enough money and to counter-balance the risks of losing a job.

Respondents also shared their vision on the most significant contributors to labour market exclusion as a prerequisite of a more general social exclusion. One of such factors was place of residence, namely living in a small town or village or in the region that does not specialize in a certain area. Small towns were seen as problematic for two reasons: lack of jobs and poor social climate with not enough possibilities for socializing and a high percentage of alcoholics and criminals.

Labour market entry was also hard after school as everyone wanted experienced candidates and some respondents talked about the need to have special connections in order to get a first job.

Finally, the labour market exclusion was attributed to irrelevant education obtained in Ukrainian universities. Most university graduates felt that their education was somehow not enough for the real market needs and this created problems in job search as well as led to a general sense of wasted time and resources on getting that education.

Key protective factors against social exclusion were family (either parental or own) and personal networks of friends and acquaintances. People who owned those meso-level factors felt much better in life. Another protective factor were micro-level attitudes and charisma. Thus some respondents internalized beliefs that either allow risk, self-confidence and trying new things or did not and acted accordingly: either being proactive in job search or job creation or staying passive and suffering the circumstances of their life.



4.2.9 The United Kingdom case

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A brief account on the national context

This report constitutes an attempt to get involved in a meta-analysis of British qualitative data and to differentiate between participants in terms of risk for social exclusion. Social exclusion constitutes a fruitful arena for social scientific research; at the same time, though it is a rather vague concept. Despite differences in their approach to social exclusion, most researchers tend to emphasise its multidimensionality and context specificity and to adopt a dynamic perspective, considering it as a process instead of a condition or an outcome (MacInnes et al, 2013; Littlewood, Glorieux, & Jönsson, 2017).

Given the importance of context in understanding social exclusion, we will briefly summarise some information concerning the British institutional context. The financial crisis in the late 2000s, and the subsequent economic downturn particularly affected the UK labour market. However, currently the UK unemployment rate stands at 4.3%, the joint lowest since 1975 (ONS, 2017). The UK employment figures indicate a robust recovery in the most recent years.

According to the OECD statistics (2016), the proportion of low-paid work in the UK has been greater than in the other western European countries over the past two decades. In particular, the proportion of young people who are classed as low-paid has more than tripled over the past four decades (Pennycook, 2012). This means that many workers, particularly young people, have found that gains from work have not kept pace with the increase in overall economic output and productivity over time (Clegg, 2016).

In the UK, around 40% of the unemployed are under 25. While across all developed countries the youth labour market is more sensitive to prevailing conditions, the UK is one of the worst in this respect, as the youth unemployment rate disparity runs at nearly four times that of those aged 25+ (Gregg, 2014). In response to the high levels of youth unemployment, the UK governments have attempted to design various policies. In 2011, the coalition government produced an official document for young people to support and maximise their labour market participation (HM Government, 2011) by addressing various policy strategies. It includes Youth Contract, the Work Programme and the Work Experience programme.

Brief description of the UK sample and Procedure

The empirical material used in this report is made up of 40 interviews conducted in December 2015-November 2016 with the same number of young people, aged 18-30. The interviews were carried out in three different geographical contexts: 9 came from London, 20 from Kent (South East England) and 11 from Yorkshire (North East England). 24 participants were female. The sample was well balanced in terms of age, with 22/40 aged between 18-22. The remaining 18 were aged 23-30 years old. Half of the sample (20 participants) were currently unemployed, including one NEET. The rest were in



temporary contracted jobs, ten worked full time and the remaining eight part time. The majority had UK citizenship. However, the remaining ten came from across the world which is representative of the diverse nature of the UK population. 17 participants had attended university, six at a postgraduate level (four at master's level and two at doctorate level). Out of the sample, just over half of the participants (22/40; 55%) lived in a parental home. Others usually shared with friends or with a partner; very few could afford to live alone.

The meta-analysis of the UK qualitative data has followed the guidelines (Figgou & Unt, 2017) elaborated above (General Methodology Section). A detailed description of the three groups is given in the following section.

Results/Typology

1. Participants at high risk of Social Exclusion

Sixteen (four of whom were men) out of the 40 young people who were interviewed, could be considered at high risk of social exclusion, facing economic deprivation and difficulties to participate in social life. Each of them has a unique story; however, they do share some common features. Participants in this category are more likely to have a low educational level compared to the participants in the other two segments. They also have a lack of family support and they often have to cope with long-term unemployment or very unstable employment.

This segment included some participants who were 'sofa surfing' (i.e. sleeping on their friends' sofas, as opposed to having their own accommodation or living in the parental home). Sometimes the participants' families did not have much money themselves. However, this was not always the case as for some of the participants, whilst their parents might have had enough money to provide them with some financial support, they did not have good relationships with their parents and did not feel able to go to them for help.

Mental illness was also most common within this segment and they were the segment who were most likely to receive social benefits.

Education and Work pathways

One major factor that most young people who have been considered to be at high risk of social exclusion have in common is low education.

This was shown with Fran, 18, who went to three different schools because she was a "naughty child." She did eventually go on to achieve some GCSEs that she was very proud of and was surprised by her own achievements. (Fran, 18, F, LE, U)

However, some of the young people in this segment did go into higher education. Some of them had difficulties at school and did not achieve good grades. However, school



difficulties were not attributed to family poverty. Instead it was more due to social reasons or ill-health, for example, not feeling as they fitted in at school, poor mental health, etc.

This issue was illustrated but Laura, 24. Laura went to University to start a degree in English and Theatre and became “quite depressed”. As a result, she started not to enjoy her course and “kept dropping out to deal with my mental health problems and stuff”. (Laura, F, 24, Non-contractual job)

Mental illness was often talked about and how it affected the participants from furthering their studies or finding sustainable employment.

For example, Alan ended up leaving his PhD studies due to clinical depression. (Alan, 27, M, HE, U).

Most of the participants in this group had some work experience. However, it was either very informal, for example babysitting, or was usually in low-skilled jobs, such as working in catering as a waiter/waitress or working in retail. A couple had volunteered and really enjoyed this experience as it helped to increase their experience and skills base, but just as importantly, gave them a sense of self-worth and helped them feel like a valued member of society.

As Alan continued to explain, he felt that Jobcentres could do no to promote volunteering and this would “empower people to take on stuff”. He would have loved to have gone to his local Jobcentre and walked out with a list of all the volunteer opportunities going in the area and then he could have volunteered whilst he waited for a paid job opportunity to come up. (Alan, 27, M, HE, U).

David felt the same way. He had actually volunteered after finishing college and he spoke about how that made him feel and the positive emotional benefit he gained from volunteering, “the fact that I can make change, a random person calls or sees me and then by the end of it I can change the outcome of your day.” (David, 22, M, ME, TE).

Feeling like a valued member of society and gaining in self-confidence was particularly important as often the participants had poor mental wellbeing. Mental illness was often talked about and how it affected the participants from furthering their studies or finding sustainable employment.

The effects mental illness had on many of the participants in this group was clear. For example, Alan was a fulltime PhD student and had done well at school, and through his university education. However, by the time he was interviewed for this study, he had dropped out of his studies due to mental illness and did not want to go back to complete them. (Alan, 27, M, HE, U) \.

Physical health reasons also had an impact on employment opportunities, although these were mentioned infrequently, with most participants citing mental health issues



instead. Whatever the health issue mentioned, participants often described how they became trapped in a vicious cycle as Sue, who currently could not work due to ill-health explained: *“I can’t work as much because of my health and so I don’t have enough money, so...it’s just a cycle that never ends.”* (Sue, 30, F, HE, U).

Informal social support

The participants in this group had a lot of psychological autonomy, and often relied on themselves for support. However, this was often forced on them as opposed to them wanting to be in this situation. This segment was more likely to have a difficult relationship with family members.

One other thing that young people in this segment have in common is a lack of family support, including a lack of economic support and well as emotional support. They often talked about having a *“strained”* relationship with their parents. This in turn puts pressure on them to leave the parental home if they are still living there, or remain living estranged from their parents.

For example, David currently lives with his mother. He was to pay his share of the bills but does not pay any rent or for food. However, he feels that his mother tries to “dictate” where he spends his money. He really wants to leave home, but he does not have the money to do so. (David, 22, M, ME, TE).

In addition, there were a few interviewees who highlighted the importance of the informal social support they received from their close friends. This was mainly psychological support (although the support was occasionally economic). Close friends would also offer them somewhere to stay/provide accommodation.

Sue explained how she was currently living on £10 - £15 a week after she has paid her rent and bills every month. This has meant that she now owes money to her friends who she borrowed off in order to pay her bills. (Sue, 30, F, HE, U).

Autonomy pathways

This segment was in some ways more autonomous than segment two as they tended not to live with their family. They usually lived out of the family home with either a partner or in shared accommodation. They were also not keen on asking for help from their parents.

For example, Rachel was evicted from her flat but she did not want to ask her parent for help because she wanted to prove that she was independent. However, in the end she had to seek help from their father to manage her debt “my dad sat down and sorted out, right, what bills are what. Although Rachel was very proud that she was paying off all her bills by herself, although she was left with very little money at the end of each month because of this. (Rachel, 19, F, ME, U)



They were also the segment most likely to receive social benefits from the government which helps them achieve autonomy.

Jackie, 20, received Universal Credit. She was positive about Universal Credit and preferred it to Job Seekers Allowance, which was what she was previously receiving. She liked Universal Credit as she was given more responsibility to manage her own budget (although this had taken some getting used to and at first she struggled not to spend all the money within the first few days). (Jackie, 20, F, ME, U)

However, although most had housing autonomy, due to difficulties of accessing the labour market, they have limited ability to undertake and pursue certain social roles (of being employed, starting a family, etc.) and to obtain the social capital that accompanies certain social identities.

Laura explained how she felt like “generation rent” and questioned if she would ever be able to buy her own house. She did not want to start a family until she had her own house and was „financially solvent”. She expressed anxiety in that this might never happen. (Laura, 24, F, HE, NCJ)

Wellbeing and Health

As discussed previously, participants in this segment were most likely to be affected by ill-health and/or poor mental health. However, due to the National Health Service (NHS), which provides free healthcare for all, they had full access to health care at no cost and therefore did not feel that their financial situation affected their ability to receive treatment.

Due to the uncertainty and the insecurity that they experience concerning their future prospects in the labour market, some of the young people in this category choose to live in the moment and not to make neither short-term nor long-term plans for the future.

In Rachel’s case she had inherited some money but she had not spent the money she had been given in the past wisely, and spent it on a holiday and then had to move out of her flat as she was unable to pay the bills. (Rachel, 19, F, ME, U)

Laura also struggled when being asked the question around her future and where she sees herself. “Oh I hate stuff like this because I can’t even imagine myself in like 6 months down the line, let alone 5 years.” However, she hoped that she had gained lots of work experience and be in a more stable job. But until she felt more secure with her finances, she did not feel able to think about having children. (Laura, 24, F, HE, NCJ).

Formal Support: State policies

Many of the participants in this category have participated in policies (active or passive), in order to improve their employment status and living conditions. The main benefits they spoke about getting were employment benefits. Even though they accepted that they needed these benefits, and could not manage without them, they were not always positive about the benefits system in the UK. Participants discussed their emotions; how



being on benefits made them feel. They talked about feeling ashamed, disempowered, guilty for taking the money and trapped.

Rakesh felt as if he was in a negative cycle as he received benefits and it as hard to motivate himself as the benefits paid for his housing so he questioned if he would actually be better off if he got a minimal-wage type job. (Rakesh, 19, M, HE, U)

Laura felt that, as she would stay with her parents if she was in a “dire situation”, then she should not really be receiving benefits as she thought “other people need the money more than I do.” (Laura, 24, F, HE, NCJ)

Due to the support from the government, and the lack of family support, this group often had greater financial autonomy than other groups who were supported by family members. However, again this was more of a consequence of their often poor relationships with family members, as opposed to a choice or to assert their independence.

2. Participants at Increased risk of social exclusion

The increased risk of social exclusion segment includes individuals, who experience at the same time labour market exclusion (or risk) and either high risk of economic exclusion or high risk of social isolation. This segment consists of sixteen individuals from our sample of 40.

The main difference between this group and segment one (high risk) was family support. Whilst this group often had similar employment issues, they had a supportive family giving them both emotional and financial support. They were the segments who were most likely to live at home, often rent free. Relying on family and/or significant others for financial support is their shield against major deprivations.

Education and work pathways

As far as education level is concerned, as with the high risk segment, participants categorised as being at increased risk have a mixed educational history, although a higher number in this segment did have higher educational attainment than those in the high risk segment. In this segment, some had completed university degrees, however there was a large group who went down a more vocational pathway and did apprenticeships.

The apprenticeships were favourably reviewed as they were seen as a good way to achieve a qualification, whilst also gaining practical experience. Gaining this practical experience was regarded as vital when looking for employment.

Eva was on an Apprenticeship scheme. She felt that she benefited from a more practical learning structure and enjoyed working in a hospital (which was the placement of her Apprenticeship scheme). She stated that she would „definitely recommend” the Apprenticeship scheme to others. (Eva, 19, F, ME, U)



This segment often had frequent job changes and they often struggled to find an area they were interested in and enjoyed. Having their families to rely on enabled this behaviour.

Such an example is the case of Donna who lives at home with her mum, dad and younger sister and brother. She is unemployed and currently claims Disability Living Allowance. Her parents receive this money and she is given money to spend by her father. She has previous work experience in a hair salon, hotel and modelling. She did not enjoy working at the hair dressers, but enjoyed the hotel work due to the other staff. (Donna, 21, F, ME, U)

Having family support also allowed them to do internships to gain the experience they perceived as being needed to find employment in their chosen field.

Such an example is the case of Jennifer (Jennifer, 24, F, HE, TE) who has studied art and design and since completing her degree in fashion design has worked on a number of internships. She is supported by her family as she lives rent-free with her parents, having moved home after university so she could gain experience in her chosen area (fashion design). She aspires to work full time in Fashion design on a permanent contract but accepts that, in order to get a job in fashion, everyone appears to do internships initially.

Due to having family support, participants in this segment felt able to delay permanent employment in order to find the job of their dreams. Having a job which was interesting and emotionally rewarding was very important to them.

Denise illustrated this point as she wanted a job where she felt she was helping people, but did not want a high pressured job (but still an interesting one): "So I'd like to stay in that role, but not so sales based, so nothing with that added pressure, something more, not relaxed, still fast-paced. But I do like helping people..." (Denise, 22, F, HE, TE)

Luke enjoys his current job as a Lifeguard as it can be highly rewarding when he gets to help someone or save their life, he describes this as "an amazing feeling." (Luke, 19, M, ME, NCJ)

Informal Social support

All of the participants in this category depend on financial back up from family or friends, to cope with either the complete lack of income, or low income. In some cases, participants mentioned the psychological support they get from family and friends to share their emotional burdens concerning their employment and financial status, since they maintain that most of their friends are in the same situation and thus are very understanding and supportive.

For example, for Luke, much of his work he has managed to find through personal informal contacts- like his mother or his Mum's friend, both of whom he considers to be



well connected. He also spoke about looking for jobs on Facebook, which he was very positive about. (Luke, 19, M, ME, NCJ)

Autonomy pathways

Autonomy for this group is a relevant matter. Over half of all the UK participants live with their families. Many others lived with partners or friends. They cannot leave their parental home due to financial instability, which is mainly a result of unemployment and instability. A few of them live on their own and they are either financially supported by their families or rely on benefits.

The return to parental home comes in many cases as result of instable income and unemployment. Some respondents in this segment had left home, often to go to university but were forced to return after graduation due to lack of stable employment opportunities. Although this was often the social norm and as a result, there appeared to be little stigma attached to moving back home, participants themselves felt as if it was a failure, especially as they had gone to university in the hope of securing their dream job.

As mentioned, total financial autonomy is not something participants in this category can achieve. Family contributes significantly. They either provide financial means when individuals are unemployed or low-paid, or in times they face unexpected expenses. Under such circumstances, many participants claim to be autonomous only in some levels. Concerning psychological autonomy many feel autonomous since, as they accentuate, they can make decisions for themselves and felt that whilst living at home, they were given a lot of freedom and can still go out and have friends around to stay (including sexual partners).

Parents also would often pay for luxuries to ensure that their children do not miss out on what other friends are doing, such as going on holiday.

Sandy explained how she is going on holiday, but her father had to pay for it, and she is paying him back in installments. But her father did not want her to miss out on a holiday with her friends. "It is like, like I've just booked a holiday, erm, in June and they want it paid off in a couple of weeks and I'm not going to have the money, so the money is coming from Dad and I'm going to pay him back." (Sandy, 18, F, ME, TE).

Wellbeing and health

Participants in this category were less likely to talk about poor mental or physical health. They were often very optimistic about the future, believing that they would find their dream job and achieve financial stability and autonomy.

Luke who had quite a low-level of education, still had grand aspirations and hoped that one day he would have a contract with one of the big football clubs in the UK and this would then help him buy the expensive material items he wanted, such as a "nice car" and that "big house" (Luke, 19, M, ME, NCJ)



Knowing that they had support from family if things did go wrong was also important and gave participants a greater sense of emotional wellbeing and security.

Sandy talked about her good support network and that she felt “if it did all go wrong then I’ve got a lot of people around me who could bail me out.” (Sandy, 18, F, ME, TE)

However, for many of the participants in this segment, not being able to pay their way and being dependent on others, was “*depressing*”.

As Jack explained, as he was currently unemployed and living with his father, he was not able to pay his child maintenance⁸⁸ (who lived with the mother). He felt guilty about this. “I also have a kid and I don’t like pay much towards, we don’t all live together anymore, but I want to contribute, currently I don’t much, which is depressing (...) I want to go out more so, pay for my kid, meet people, but I feel like I can’t” (Jack, 23, M, HE, U)

Formal Support: State policies

Some participants of the increased risk group have been involved in policies, having received short-term financial benefits. However, this was not always the case as many preferred not to be on benefits. They felt ashamed if they needed to rely on benefits.

When they did receive benefits, whilst still living at home, this money sometimes went on ‘luxury’ items, which as cable TV, as opposed to paying for rent, bills or food.

Grant, 23, explained how he does not have much money and his father often gives him £20 here and there if he wants to go out “with the boys” or needs something (for example, new clothes, cosmetics). As his parents pay for all his household bills, he uses his benefit money to buy luxuries, such as Netflix TV. (Grant, 23, M, HE, U)

3. Participants at Low Risk of Social Exclusion

Only eight (four of whom were women) out of the forty young people who participated in the research, could be considered at low risk of social exclusion. The participants in this category have not endured any form of deprivation in terms of basic and essential goods. They have all benefits greatly from social support, whether this be from a partner, family members, or friends (or all three). These positive relationships have prevented any social exclusion. They also have had a relative consistent work trajectory and this, as well as social support, seem to be imperative protective factors. They also had high levels of education (usually university degrees) and often had aspirations to do further degrees.

⁸⁸ Child maintenance is financial support towards a child’s everyday living costs when one parent is separated from the other parent. The parent who has the child for the majority of the time is given the maintenance money.



Education and work pathways

One common variable that these seven participants share, which is different from the participants in the higher risk category, is their consistent educational and working paths. Finding jobs that are relevant to their field of studies has helped these young people to produce the right conditions in order to ensure future employment.

Sarah felt that it was terrible how many graduates in the UK finish their university degrees and then are unable to find employment, when they are left with so much debt. She felt that UK universities should not be running courses that are not directly linked to a job. She had been affected by this and thought that she would easily find a job with a university degree, but this had not happened. She was now considering doing further degrees, such as a masters. "I just thought when I left education I would find a job in what I studied, But I didn't. they don't tell you that, they just want you to stay in education longer" (Sarah, 25, F, HE, TE)

In this group, some were unemployed, but most had some stable employment (e.g. a fixed-term contract or a temporary job which they felt was relatively secure).

Informal Social support

Unlike the high-risk group considered above, an important factor that has significantly contributed to the aversion of social exclusion of the low risk group is having sufficient family support or support from a partner. They usually live out of home (six out of the seven) but are still given money from their family when needed. Even the one who did still live at home, he felt he had a lot of autonomy:

Currently Sid is protected by the fact he lives at home with his parents. He feels comfortable financially and relatively independent. He manages a lot of his own costs and is saving for the future. Eventually he would like to buy a house and have a family. (Sid, 24, M, HE, TE)

Autonomy pathways

The participants of this category mostly live out of the family home, either with a partner or friends. In this sense, their housing autonomy is not being compromised.

For example, Kelly (Kelly, 21, F, HE, TE) who was an apprentice, lives with her partner in Herne Bay (a coastal town in south east England) in their first house bought on a mortgage. She is relatively comfortable with her financial situation (she receives a wage and support to study). She shares all costs with her partner and she feels very independent.

This segment also had the best skills in relation to saving money and budgeting.



As Kelly went on to explain during her interview: “Well, I’m a really stingy person, so all the bills, we assign bills between me and my partner, so I do mortgage, and he does gas and electric, water and Wi-Fi, he does the food shop budget, so it all comes out separately from our accounts because I don’t like to be, not that we ever would leave each other but then, if we do, then I could be like “buy” I’ve got no other connections, so it would be easier.” (Kelly, 21, F, HE, TE)

Wellbeing and Health

The participants included in the low risk group have not mentioned particular health problems. As far as psychological wellbeing is concerned, unlike segment one, they maintain a future time perspective and they feel that they have control on their lives. When they talk for example about having to move to the parental home, as it has been mentioned in the previous section, they represent this decision, not as an unwanted sacrifice, but also as an active strategy that can secure them the conditions for a better future as it allows them to save.

John talked, with pride, about his savings account. He was interested in stocks and shares also. He was also proud of his financial independence: “I manage my car, I manage my phone bills, my insurance what not, so save and distribute them by direct debit really,” (John, 29, M, ME, U)

Formal Support: State policies

Most participants in this category have not been involved in policies (only two had received unemployment benefits at some point). However, whether they had been involved in policies or not, as with the other two groups, they were critical of policies and wanted to avoid depending on them if at all possible. As with the other groups, being on benefits was regarded as “*stressful*”:

For example, John did not talk in detail about his health and wellbeing during the interview. However, he did make reference to the stress he was under during his seven months of unemployment after university. The fact many of his peers were in the same situation may have tempered the negative effects of unemployment on John’s wellbeing. “...just looking for work, trying to improve my CV, trying to keep sane! I think that’s what I was doing, pretty much like every other graduate out there, or someone in that situation really.” (John, 29, M, ME, U)

Summary and concluding remarks

In summary, those young people who are at highest risk of social exclusion, are more likely to: a) have a low education level, b) receive less informal support from family, c) are more affected by mental illness. Nevertheless, there are two basic common patterns traced in their working trajectories. These include inconsistent working paths with often lots of changes often bought on due to their dislike for a job as opposed to being sacked or made redundant. Despite financial instability, they can cope with basic living costs as they are supported by their parents (as they live at home). The young people who are at



low risk of social exclusion are usually the most highly educated with temporary but relatively secure jobs that are usually related in a way or another to their field of studies. They are most likely to live out of the family home. However, due to inflated rental prices and the cost of buying a house in the UK being also high, they usually live in shared accommodation or with a partner. They also still often rely on their family for emotional and financial support and know that they have people they can ask for help if needed. This gives them a good sense of security. As with segment two (those at increased risk of social exclusion), having a job which is interesting and gives back to society is important to them. Although the above typology may be valid within the specific context of our qualitative study and highlights in a stimulating way the protective and risk factors that are situated in the dynamic trajectories of our young participants, we need to also stress some limitations. These have mainly to do with the fact that our sample was a purposeful one and the youth that participated were already in a high-risk position. Hence, in many cases we had the feeling that the differences between individual cases were very subtle.



4.3 Overall summary and concluding remarks

Lia Figgou, Kiki Deliyanni-Kouimtzi (Aristotle University of Thessaloniki)

Similarities and differences at micro levels emerging from the SE reports

Although -as it has been earlier mentioned- social exclusion has been approached as a context-sensitive dynamic process and the results of each country have been considered separately, the meta-analysis of the qualitative data indicated that it is possible to identify some common patterns. More precisely, apart from the conditions of youth labour market and the offered opportunities, it became evident that the educational level of youth, the socio-economic status of the family, the quality of social relationships and the level of support received by the family constitute crucial factors that influence the risk of social exclusion for young people in all national contexts.

Specifically, although high education level does not seem to guarantee escape from social exclusion (in different national contexts high educated participants have been included in the increased risk –or even the high risk – group), low education and early school leaving is certainly a crucial risk factor in all contexts. The vast majority of low educated youth in all national contexts have been included in the high risk group. Consistent education and work trajectories on the other hand, seem to be a necessary –albeit not sufficient- condition for escaping high risk of social exclusion. This finding may highlight the need of career guidance and provision of continuous education opportunities. On the other hand, it reveals again the vicious circle in which youth may find themselves, since continuous training and education and/or seeking to construct a consistent career path presuppose, either a very supportive institutional environment or/and financial means that only youth who have not been (at least long-term) unemployed could afford.

Long-term unemployment or recurrent job changes with periods of unemployment in between seem to crucially affect the risk of being excluded. Of course material deprivation and social isolation as a result of being unemployed are dependent on the institutional context and the protection provided by benefits system, but also on the availability of informal support. In various national contexts the vast majority of low (or no) risk group participants have families, friends and other informal social networks that are in a position to provide various forms of support tangible and/or psychological/emotional. Of course, being born in the “wrong” family, which cannot provide tangible support, becomes particularly detrimental in those national contexts (Greece, Italy) in which social protection is provided by a hybrid system, mainly informal and family based, instead of state based. Furthermore, in countries that are mostly crisis-ridden (like Greece) the ability of informal welfare systems to provide support seems to have been largely affected.

As far as wellbeing and health are concerned, health problems seem to constitute both a reason (for) and an implication of Labour Market Exclusion and hence, to represent an important risk factor. Furthermore, for youth at high risk of social exclusion in many



national contexts (where health insurance presupposes fairly stable or at least declared employment, like Greece, Bulgaria, Italy) health problems as an implication of Labour market exclusion or precarity are accompanied by limited access to health insurance.

It seems rather difficult to infer certain conclusions on the profile of different groups in terms of autonomy. Autonomy does not seem to differentiate those who are in different risk positions. Certainly high risk participants are dependent either on Welfare System or on family and their social network. Youth in countries where material deprivation seems to affect entire households and the welfare system is extremely weak seem to constitute the most vulnerable group. On the other hand, it is noteworthy that the meaning attached to autonomy seems to differ with low risk participants who tend to see their labour market exclusion as temporary, feeling that they have control on their lives, even if they have to temporarily sacrifice their autonomy by returning to the parental home. This last finding reveals the complexity and multidimensionality of the concept of autonomy, already discussed in other sections, but also its dynamic nature, since its meaning seems to be mediated by one's time (and particularly future) perspective, instead of reflecting their present situation.

Last but not least, there are some (additional) risk factors that seem to be context specific and to reveal deficits of the Welfare or Citizenship regimes in certain national contexts. For example, immigration and belonging to minority groups seem to be high risk factors for our Italian, Greek and Bulgarian young participants. Unplanned pregnancy and disability, on the other hand, seem to affect the risk position of Polish young people.



PART V

Final remarks



Sonia Bertolini (University of Turin), Lia Figgou, Christina Athanasiades, Kiki Deliyanni-Kouimtzi (Aristotle University of Thessaloniki)

The above comparative working paper is the product of a large qualitative survey conducted in 9 countries within the framework of the EXCEPT project. The aim of the project was to provide a comprehensive understanding of the consequences of youth labour market vulnerability to the risks of social exclusion in Europe. The aim of the qualitative research was to study in depth young people's experiences of labour market exclusion, insecurity and related risks of social exclusion, by focusing on the voice of particularly vulnerable groups of youth. In particular, we focused on the consequences of low labour attachment of young people to autonomy, socio-economic consequences and well-being.

A first general result was that in the greater part of the overall sample, only a few interviewees had *linear upward career paths* (like the Italian and Polish samples). In most other cases, the interviewees had, in the best cases, *stable career paths* (in the Estonian sample, this group was about one tenth out of the total sample), which did not change very much over the years regarding the level and type of educational and working experiences and occupational conditions, a worse *downward career path* or, finally, *circular or interrupted paths*.

We presented and discussed the summary with the main results of the three topics in section 1.7, 2.3, 3.3. Here, we will first present some conclusions regarding the three separate topics of the report.

1.a. Autonomy

In our interviews, a relationship between job insecurity and *housing autonomy* emerged as one of our hypothesis in the project, but this relation is mediated also by social, cultural and institutional factors. First, the meaning and the pressure of leaving the parental home in different countries; second, the protection offered by the institutional context in the different countries; third, the level of salaries associated with the different types of contract.

Our results showed that, in a first group of countries, the self-perception of an individual's labour market position might affect decisions of leaving the parental home, even in different ways. In Italy, Poland and Greece, it was a matter of job insecurity; In Ukraine and Bulgaria, the young people express more a feeling of insecurity due to low income attached to the contract and not the security of their jobs. On the contrary, in a second group of countries, the UK, Estonia and Sweden, it is not only having a secure job but also having enough money that affected the decisions of leaving the parental home.

Finally, Germany, and partly Sweden, are single cases where there was a *mediation of institutional context in perceived relationships between job insecurity and housing*



autonomy. In this case, job insecurity did not affect the decision to leave the parental home.

Regarding economic autonomy, youth interviewees put a different emphasis on a short-term or long-term perspective: the young people who were unemployed or more economically deprived seemed more likely to associate autonomy with the ability to cover their own daily expenses. On the contrary, who had an income or was financially supported and, therefore, partially autonomous, tended to mainly connect economic autonomy to future prospects, as well as in the case of the interviewees with a personal income and more highly educated in all the countries. Mainly in Italy, Greece and Poland, many respondents gave more emphasis on a short-term meaning of autonomy. In these countries such as Germany, Estonia, Sweden and the UK, respondents defined economic autonomy in a longer-term perspective.

Informal social support plays a crucial role in the youth working with precarious contracts or low income, but in different ways in different countries; parents has residual roles in countries like the UK in which they are a network of support in the case of failure and a central role in a country like Italy, where they play a central role, and a central support before taking flight from the parental home and after. In the middle, there are different forms of parental support like in Estonia or Germany,

Psychological autonomy was mainly described as taking care of themselves without strong support from other people or institutions and taking responsibility for the decision-making process, relating to important aspects of life, capable of reflecting their own interests and values (all country reports with the exception of Bulgaria). When this kind of decision latitude was difficult, due to low economic autonomy and lack of housing autonomy, people sought ways to reach almost little daily autonomy, managing themselves each day and not just when making important life decisions

The relationship between autonomy and work was a crucial theme: sometimes the job was intended as an income opportunity (all countries, but more explicitly in Italy, Germany, Sweden, Estonia and Greece) and sometimes the job was considered as an identity opportunity. The challenge for young people interviewed (Italy, the UK and Sweden), was to be autonomous and satisfied with their work and life choices. This meant that work was still a way to shape one's identity, as long as they knew how to recognise their own interests and attitudes and be able to choose.

1.b. Socio-economic consequences

As far as material deprivation was concerned, a common trend among different national contexts revealed the vital role of family support in escaping deprivation. Moreover, low education and duration of unemployment/precariousness seemed to constitute factors that, according to qualitative study results, affected the degree of expressed deprivation in all countries.

Of course, there were also substantial differences among countries depending primarily on the generosity of the benefits system. However, even in the national contexts where social assistance was unconditional (i.e. Sweden and Germany) the most vulnerable



were the least protected. On the other hand, in some countries (like Bulgaria and Greece) poverty seemed to affect entire households even if some members were permanently or temporarily employed.

Nevertheless, even if they were able to escape severe deprivation, the majority of the interviewees in all the participating countries were not able to save and, therefore, was not prepared for unexpected costs in their daily life. Long-term financial planning was also extremely difficult for unemployed or precariously employed youth in all the participating countries, albeit in some of them it was simply not a possibility. As for social consequences, the barriers to starting a family (among which the lack of housing autonomy was crucial) were extensively discussed in all national contexts.

Apart from family support, the most commonly mentioned by the participants' strategies in all countries involve personal budget management (reducing expenses, bargaining, making finances tangible, saving when possible). Immigration is also considered a means of career advancement, but it concerns mostly southern countries (South Italy, Greece), Bulgaria and Poland.

Last, the way in which participants from various national contexts account for the use of institutional support and policies, once again, brings together those countries in which there is access to benefits (like Germany and Sweden). On the contrary, in other countries (i.e., Italy, Greece and Bulgaria), apart from being critical on the effectiveness of specific measures, interviewees revealed mistrust of state institution and initiatives as well.

1.c. Well-being and health

According to the interviewees from the nine countries participating in the EXCEPT Project, well-being and health seems to be primarily dependent from employment status and working conditions. Moreover, unemployment was depicted as one of the most serious risks for the well-being and health of youth. Particularly in countries like Greece, Italy, Ukraine and Bulgaria, low wages, precarious employment and brain drain obviously affect youth, who sounded desperate regarding their career prospects and future orientation.

With respect to coping, almost all youth resorted either to family or to individual coping strategies, such as focusing on the present, controlling negative feelings and emotions, thinking positively, etc. Unfortunately, institutional support has been minimal for the majority of youth, who expressed their disappointment and sounded very critical when they discussed state policies and health related programs for the unemployed.

2. Similarities and differences at macro and micro levels

The similarities and differences presented above, are the result of interactions among and interrelation of a series of factors in a macro and micro level:



2.a. Similarities and differences at macro levels

The analysis of the interviews has allowed us to know the feelings of young people and the impact of job insecurity on their lives, which can differ depending on the welfare state system and on the economic situation. Informal social support has a different impact according to different cultural traditions and norms concerning autonomy and values given to autonomy, responsibility and independence. Strong mutual relationships could be a support and a limitation on the freedom of choices.

The results are very complex as the three main parts of the comparative results show us. In this paragraph, we will underline the main similarities and differences among countries regarding the different topics, autonomy, well-being and economic consequences, taking into account the macro perspective of institutional contexts. Of course, we will concentrate only on some aspects and not always find a correspondence among topics and countries.

From a macro point of view, we already said in paragraph 1.6 that even countries inside the same welfare state system could have different levels of protection for young people. In particular, **Germany, Sweden and the UK** were the most protective models, while **Italy, Greece and Poland** were the least protective and **Bulgaria, Estonia and Ukraine** in the middle.

A first interesting result was that, although qualitative data was not representative of the entire population and could not provide an answer to the above puzzle, the accounts of the **Italian, Greek and Bulgarian** participants indicated that in these countries people were entrapped in a vicious circle of undeclared jobs with detrimental long-term consequences.

Everywhere, the interviews revealed **the link between economic autonomy and employment** as an important issue/feeling, although we found different connotations. According to the **German respondents**, economic autonomy was seen and socially expected as something to achieve through employment and earnings, which meant without any financial support from the state or family. Moreover, in other countries many interviewees stressed that *having a job did not necessarily involve being autonomous* in economic terms. Several respondents in **Bulgaria** highlighted the issue of low wages, but mainly in **Italy, Poland and Greece** the one concerning the continuity of income was underlined.

Especially in **Italy, Greece and Poland**, many respondents gave more emphasis on a *short-term meaning of autonomy*: they seemed to tie autonomy to the present moment, showing difficulties in making plans for the future. In other countries such as **Germany, Estonia, Sweden and the UK**, respondents defined economic autonomy in a *longer-term perspective*. In other words, economic autonomy meant being able to support themselves and their family, and seemed to be more linked to making plans.

In countries like **Ukraine, Bulgaria and Greece**, participants' accounts revealed a close causal relationship between unemployment and material deprivation. Poverty seemed to affect entire households even if some members were permanently employed. Although



Polish and **Estonian** participants seemed to face economic difficulties, they did not subjectively evaluate their material position as extremely disadvantaged, something that seemed related to institutional and cultural factors. The economies in these national contexts had not been severely affected by the crisis.

This reflected in part the role of formal support: Germany was the country in which the welfare state was more protective toward young people in terms of passive labour market policies, unemployment benefits and vocational training, followed by Sweden and the UK. In Greece, Italy and Poland, there was less institutional support for young people, both in terms of supporting the transition from education to the labour market, and specific unemployment measures that target young people. In **Estonia**, the positive behaviour seemed more linked to the positive economic situation of the country because specific measures for young people were more a medium level like in Bulgaria and Ukraine.

This was a serious result because it had a strong impact on the transition to adult life: without economic autonomy, starting a family (**Italy, Greece, Bulgaria and Poland**) sounded more like a dream projected far into the future or a still-undefined desire. As for social consequences, the barriers to starting a family (among which the lack of housing autonomy was crucial) were extensively discussed in all national contexts. Moving out of the family home was one of the most important stages in the transition from adolescence to adulthood (Nico, 2013). In many cases, participants returned to the parental home after facing the consequences of unemployment, a phenomenon called the “*boomerang generation*” in the literature.

A strong presence of family support identified the **Greek and Italian respondents**, confirming previous research that highlighted how in southern Europe family solidarity was very important in providing social support to young people and compensating for the deficiencies of the welfare state (Bohnke, 2008; Majamaa, 2011). A widespread recourse to parents for economic support, added to weak institutional support, also characterised some **Bulgarian** interviewees and the **Polish** ones. In contrast, both the **German and Swedish** interviewees seemed to show a different pattern, in which informal social support only had a residual role. Even if the two countries were ascribable to different welfare regimes, young people benefited from a higher level of institutional support and social protection in both countries, as we saw in paragraph D. The **Estonian and UK interviewees** showed another interesting pattern, based on a mix between institutional and informal support. Combining different sources of support seemed to be youth’s most widespread coping strategy.

In particular, in Italy and Greece, partially autonomous people not only turned to their parents for economic support but also lived with their parents: living with parents implied a sort of lack of competencies among young people on how to manage economic autonomy. Parental support was used as a coping strategy, but in different ways in different countries. The strategies were well described in part I. It was interesting to underline that the two opposite cases were the UK and Italy: in the UK, parents were a



network of support in the case of failure. In Italy, parents were a support before youth took flight from the parental home.

In some country-cases, since financial deprivations and being economically dependent on other persons or institutions were considered one of the most important reasons of low psychological autonomy and self-determination, the absence of control on their life, and the loss of a satisfying life project, many young interviewees used the coping strategies to reach economic autonomy to finally achieve psychological autonomy. One strategy seemed to be that of downsizing their requirements for autonomy in order to make the definition of meeting reality. Emigration by leaving their own country, or moving to another part of their country (e.g. South Italy toward North Italy) was one of the “forced” strategies that the young interviewees in EXCEPT countries took into consideration not only to cope with the socio-economic consequences of job insecurity and unemployment, low incomes and inadequate living standards, but also with the lack of psychological autonomy and “*dissatisfaction with the inability to change the things according to their wishes*” (Bulgarian report), as well as general well-being (see reports on Health and Well-Being).

PART III showed that (un)employment and labour market conditions seriously impacted the well-being and health of all youth. During the critical time of their transition to adulthood, it appeared that unemployment and job insecurity precluded young people from being autonomous, at the same time burdening their career trajectories in both the short and long term (Baranowska-Rataj, et al., 2016. Voßemer & Eunicke, 2015). Nevertheless, according to the voices of youth, unemployment constituted a serious risk factor for well-being and health. This was also confirmed by the quantitative studies conducted within the EXCEPT project (Athanasiaades et al., 2016. Voßemer, et al. 2017).

Regarding the coping strategy, if the source of the perceived lack of psychological autonomy was job insecurity and instability or unemployment, the interviewees tried to cope with this. According to the **Italian, UK and Estonian** reports on autonomy, an aspect that emerged in the interviews was the feeling of not getting enough support to face the job market and its challenges. In fact, the sense of loneliness/isolation of the young interviewees was toward the Institutions, the State, and politicians. Concerning the formal/informal nature of the resources activated in the framework of a certain strategy that young interviewees used to cope with low psychological autonomy, in many cases they were informal: personal, family, and friends. Focusing on the things that the respondent was able to control, another strategy for handling psychological autonomy during conditions of job insecurity was controlling their own internal emotional life. For example, either being optimistic or anxious about possible insecurity. In addition, though, we also found that decision avoidance was used to copy with future insecurity.

2.b. Similarities and differences at micro levels emerging from the SE reports

Although -as it has been earlier mentioned- social exclusion has been approached as a context-sensitive dynamic process and the results of reach country have been considered separately, the meta-analysis of the qualitative data indicated that it is



possible to identify some common patterns. More precisely, it is evident that the educational level, the socio-economic status of the family, the conditions of youth labour market and the offered opportunities, the quality of social relationships and the level of support received by the family have been identified as crucial factors influencing the risk of social exclusion for young people in all national reports.

More specifically, although high education level does not seem to guarantee escape from social exclusion (in different national contexts high educated participants have been included in the increased risk –or even the high risk – group), low education and early school leaving is certainly a crucial risk factor in all contexts. Consistent education and work trajectories on the other hand, seem to be a necessary –albeit not sufficient– condition for escaping high risk of social exclusion, something that highlights the importance of career guidance but also of providing life-long training and re-education opportunities.

Long-term unemployment or recurrent job changes with periods of unemployment in between seem to also vitally influence one's risk position. Of course material deprivation and social isolation as a result of being unemployed are dependent on the institutional context and the protection provided by benefits system, but also on the availability of informal support. In various national contexts the vast majority of low (or no) risk group participants have families, friends and other informal social networks that are in a position to provide various forms of support tangible and/or psychological/emotional.

As far as wellbeing and health are concerned, health problems seem to constitute both the reason (for) and an implication of Labour Market Exclusion and hence, to represent an important risk factor. Furthermore, for youth at high risk of social exclusion in many national contexts (where health insurance presupposes fairly stable or at least declared employment, like Greece, Bulgaria, Italy) health problems as an implication of Labour market exclusion or precarity are accompanied by limited access to health insurance.

It seems rather difficult to infer certain conclusions on the profile of different groups in terms of autonomy. Autonomy does not seem to differentiate those who are in different risk positions. Certainly high risk participants are dependent either on Welfare System or on family and their social network. Youth in countries where material deprivation seems to affect entire households and the welfare system is extremely weak (like Greece or Bulgaria) seem to constitute the most vulnerable group. On the other hand, it is noteworthy that the meaning attached to autonomy seems to differ with low risk participants who tend to see their market exclusion as temporary, feeling that they have control on their lives, even if they have to temporarily sacrifice their autonomy by returning to the parental home.

Last but not least, there are some (additional) risk factors that seem to be context specific. For example, immigration and belonging to minority groups seem to be high risk factors for our Italian, Greek and Bulgarian young participants. Unplanned pregnancy and disability, on the other hand, seem to affect the risk position of Polish young people. Nevertheless, while this finding certainly reveals deficits of the Welfare or Citizenship regimes in these countries it should be treated with care. As it has been explicitly stated



in the method section, the sample of the qualitative study was purposeful and certain nationally specific risk groups were included on purpose.

3. Vulnerable Youth and Policies

Beyond the various institutional contexts, there are common characteristics in how young Europeans approach and make use of publicly-derived projects and services. On one hand, knowledge of the various measures, which might have supported them on their autonomy path, was scarce and/or confused; on the other, in all the countries under review, the interviewees stressed elements of discomfort in using public services and expressed doubts about their usefulness. Rather than criticism of specific activities, there emerged a troubled relationship with institutions that, in most cases, were perceived as “suppliers of services” of doubtful quality – even obstacles to autonomy and independence. This was because of the request for public assistance in high-insecurity cases in order to survive or live decorously.

3.a. Critical issues emerged transversally

Although institutional contexts and the policies in various sectors – from access to the labour market to housing and financial support – responded to specific socio-economic and cultural characteristics at local and national levels, some transversal elements, as already mentioned, could be found in the voices of young people. These elements could be identified from a comparison of the main difficulties young interviewees reported in the various countries on their relationship with public services related to the world of work.

Table 11 Critical issues brought explicitly to light by young interviewees (by country)

	PL	DE	IT	EL	EE	BG	UA	UK	SE
Mistrust in public policies									
Need more clear, widespread and updated information ⁸⁹	X		X	X		X	X	X	X
Lack of professional support	X		X	X		X	X		X
Services not youth-oriented									
Employment agency attitude towards youth (stigma/discrimination)	X	X	X				X	X	
Ineffectiveness of public policies (implementation)									
Bureaucracy matters (stereotypes about public support)	X	X	X		X	X			X
Ineffectiveness of labour policies									
Modify eligible criteria for benefits	X	X		X			X		
Increase amount of benefits					X		X	X	
Lack of orientation & guidance	X	X	X		X		X	X	X
Lack of connection between education and labour market			X	X		X			

89 The question “Where should I go to obtain the right information?” was widespread



Suggestions from youth's perspectives

Below, we synthesise suggestions. The idea behind all these suggestions was to find an approach to the problems of seeking autonomy, which avoided generalisations but, rather, was capable of dealing with youth relations on a case-by-case basis in line with their different environments (work, home, family, access to credit, well-being). According to all the interviews in all the project countries, the young people sought orientation activities, accompaniment and support as long as it was defined and in tune with the social-economic and cultural dynamics of their life-contexts.

The suggestions gathered in three main issues deal with 1) advice for increasing trust in public policies; 2) ideas for helping public policies (and their tools) be closer to the young than they were; 3) ideas for helping policies be more effective in according with the current juvenile situation:

Increasing trust in public policies

A first transversal point was asking for providing information on rights and duties that also passed through the way in which employers of public offices interacted with young people.

Moreover, another point regarded the implementation of policies: young people ask for professional employers able to give them guidance on how to maximise their skills and experiences in the labour market.

With regard to this, young people asked for employment services to be updated in accordance with the wider societal environment transformation

Effectiveness of public policies

In general, there is a request to simplify procedures. Young people find too much bureaucracy in public offices and an old way to communicate. Moreover, they ask for better clarification relative to what extent services, tools and meetings really offer young people in order to improve their chances of getting a job

Ineffectiveness of labour policies

There is a general request for developing not only youth-oriented services but also labour market policies oriented to young people.

Regarding *services*, young people ask for stronger focus on individual and youth needs and peculiarities – an individual case-by-case approach.

In some countries, like Germany and Sweden, they ask for an allocation of less-mandatory measures to reduce pressure.

Furthermore, they ask for better access to training, internship programmes in a real working environment and “*first-job*” opportunities, and a need for an individual approach toward the unemployed.



Regarding *ineffectiveness of labour policies*, in general, they ask for providing a better targeting of policies and employment services for young people. It seems that the current labour market policies and the way in which labour market policies are implemented could not intercept the needs of young people.

Here, we found a different situation on this point around the countries. In some countries there is a general complaint about the lack of connections between education and the labour market, especially in Italy, Ukraine and Bulgaria, and a lack of career guidance and orientation in the first phase of insertion in the labour market.

According to young people, the allocation of measures should have been more closely related to the individual needs and personal aims of the unemployed. In particular, in Germany and Bulgaria, the young people ask for a match between aspirations and job skills.

There is also a request to modify the eligible criteria for benefits or increase them. In particular, unemployment benefits are important for young people in an instable job career, because they could guarantee a continuity of income, even in a discontinuous period of work. Here, we have to contextualise their request. In fact, in countries where unemployment benefit does not exist for them because it is linked to the level of paid-in contributions, like in Italy, Greece and Bulgaria, there is a request for an introduction, in particular for young people seeking their first job.

In other countries, where benefits already exist, like in Germany, there is a request to modify the eligible criteria; in Estonia, they request also an increase in benefit money because it is low and could not guarantee autonomy

In some countries like Estonia, young people express need for housing policies specially to sustain the rent.

3.b. Discussion

It seems there is a general request – a *generational* request – in order to conform the way to communicate and to intercept young people through labour policies and public services. We expected to find more differences in young people's requests around Europe, because they are living in countries with a very different welfare state and implementation system of labour policies. With regard to this point, young people seem to share the same concerns. According to the Italian, UK and Estonian reports on autonomy, the feeling of not getting enough support to face the job market and its challenges is an aspect that emerges in the interviews. Indeed, the sense of loneliness/isolation of the young interviewees was toward the Institutions, the State, and politicians. From the interviews, a general sense emerges of being a "*generation that was not listened to by institutions*". In addition, institutions did not try to find the right way to speak to youth. For this reason, this part of the project is particularly important, as we give voice to young people.

It was a different story looking at what they said regarding labour policies. In some countries, this generation expresses specific needs, and ask for specific labour policies



and better implementation of them. In Greece, Bulgaria and Italy, with no unemployment benefit reforms, young people looking for the first non-job, meant they depended strongly on familiar resources and are still living with their parents for a long period due to labour market difficulties. The repercussions on the transition to adult life and in terms of inequality are very important. At the same time, in countries where they have unemployment benefits, like Germany, they sometimes complain that they are not generous enough, and say they do not want to be dependent on the State: here they felt the problem of stigmatisation. Should specific measures be designed for young people such as “*Start-up benefit*” in order to find the first job? Could this be linked to specific training periods to try to match the aspirations and specific skills they would need to perform the job?

In fact, even if we looked at the macro level in countries that had good performances like Germany, we still found that young people complain about these points. However, in these countries young people express concern about the quality of the services, like having a better match between job skills and aspirations.

In general, another important request is to develop stronger links among various policies addressed specifically to young people. Policy institutions of different countries, even in the same welfare state regime, can indirectly promote more or less formal support for young people, according how they design the labour policies, taking or not taking into account the peculiar characteristics and needs of this part of the population.



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