

A person with long, wavy red hair is seen from behind, sitting on a blue metal bench. They are looking down a steep, cobblestone street in a city. To the left are red brick buildings with arched windows. To the right is a brick wall. In the distance, a river and more city buildings are visible under a hazy sky.

Social Exclusion of Youth in Europe

THE MULTIFACETED
CONSEQUENCES OF LABOUR
MARKET INSECURITY

EDITED BY MARGE UNT,
MICHAEL GEBEL, SONIA BERTOLINI,
VASSILIKI DELIYANNI-KOUMITZI,
AND DIRK HOFÄCKER

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The Multifaceted Consequences of Labour Market Insecurity

Edited by

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Vassiliki Deliyanni-Kouimtzi, and Dirk Hofäcker



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List of abbreviations

AG	generosity of ALMP
AI	investment orientation of ALMP
ALMP	active labour market policy or programme
AP	active labour market policy
CEE	Central and Eastern European
COR	conservation of resources
EPL	employment protection legislation
ESS	European Social Survey
EU	European Union
EUIF	Estonian Unemployment Insurance Fund
EU-SILC	European Union Statistics on Income and Living Conditions
EVS	European Values Study
FA	extended family model
GDP	gross domestic product
HP	Hodrick-Prescott
ILO	International Labour Organization or Office
LLSI	limiting long-standing illness
LM	labour market
LMP	labour market policy or programme
LS	life satisfaction
NEET	not in education, employment or training
PC	PLMP coverage
PG	PLMP generosity
PLMP	passive labour market policy or programme
PPP	purchasing power parity
PPS	power purchasing standards
PRI	proportional reduction in inconsistency
QCA	qualitative comparative analysis
UE	aggregate unemployment
UIF	Unemployment Insurance Fund
UR	unemployment rate
YGS	Youth Guarantee Scheme

Country codes

AT	Austria
BE	Belgium
BG	Bulgaria

CZ	Czech Republic
DE	Germany
DK	Denmark
EE	Estonia
EL	Greece
ES	Spain
FI	Finland
FR	France
HU	Hungary
IE	Ireland
IT	Italy
LT	Lithuania
LV	Latvia
NL	Netherlands
PL	Poland
PT	Portugal
RO	Romania
SK	Slovakia
UK	United Kingdom

Level of education

LE	low level of education, ISCED scale levels 0–2
ME	medium level of education, ISCED scale levels 3–4
HE	high level of education, ISCED scale levels 5–8

Employment status

NCJ	non-contractual job
NEET	not in education, employment or training
PE	permanent employment
TE	temporary employment
U	unemployment

Notes on contributors

Christina Athanasiades is Associate Professor of Counselling Psychology at the Department of Psychology, Aristotle University of Thessaloniki, Greece. Her research focuses on school (career) counselling, school bullying, gender equality issues, and violence against women.

Anna Baranowska-Rataj is Associate Professor at the Department of Sociology and Centre for Demographic and Ageing Research (CEDAR), Umeå University, Sweden. Her research interests concern processes at the intersections of the labour market as well as health and well-being of family members.

Sonia Bertolini is Associate Professor at the Department of Cultures, Politics and Society, University of Turin, Italy, where she teaches sociology of work. Her research interests include youth labour market entry, female labour market participation, labour market flexibilisation, and transition to adult life.

Vassiliki Deliyanni-Kouimtzi is Professor Emeritus of the School of Psychology, Aristotle University of Thessaloniki, Greece. Her teaching and research interests have been in the areas of gender and education, youth studies, and women's studies. She is the author of several books and articles in both English and Greek.

Lia Figgou is Associate Professor of Social Psychology at the School of Psychology, Aristotle University of Thessaloniki, Greece. Her research interests lie in the study of intergroup relations, discrimination, and social exclusion through qualitative research methods.

Anastasia Flouli is a PhD student at the School of Psychology, Aristotle University of Thessaloniki, Greece. Her research interests include gender equality issues, sex-based violence, feminist psychology, and qualitative research methods.

Michael Gebel is Professor of Methods of Empirical Social Research at the University of Bamberg, Germany. His research focuses on the transition to adulthood, atypical employment, unemployment, international comparative research, and quantitative methods.

Chiara Ghislieri is Associate Professor of Work and Organisational Psychology at the University of Turin, Italy. Her research interests include the work–family balance, well-being at work, leadership and followership, and vocational guidance.

Valentina Goglio is a postdoctoral fellow at the Department of Cultures, Politics and Society, University of Turin, Italy. Her research interests lie at the intersection between education and the labour market dealing with the organisation of higher education systems, digital higher education, skills, and the labour market situation of youth.

Katerina Gousia is a research associate at the School of Social Policy, Sociology and Social Research, University of Kent, England. Her research interests include labour economics and the economics of ageing and long-term care.

Jelena Helemäe is a senior research fellow at the Institute of International Social Studies, Tallinn University, Estonia. Her research focuses on social mobility, ethnic inequality, and gender inequality.

Dirk Hofäcker is Professor of Quantitative Methods of Social Research at the University of Duisburg-Essen, Germany. His main research interests include comparative welfare state and labour market research, social inequality, social security, and pensions.

Maria Jeliaskova is Associate Professor of Sociology at the Institute of Philosophy and Sociology of the Bulgarian Academy of Sciences, Bulgaria. She works in the fields of anti-poverty strategies, employment and unemployment, inequalities, and welfare.

Margarita Kazjulja is a research fellow at the Institute of International Social Studies, Tallinn University, Estonia. Her research interests include education and different aspects of social stratification in the labour market.

Janika Kletzing was scientific assistant at the Institute for Social Work and Social Policy at the University of Duisburg-Essen, Germany, until 2018.

Małgorzata Kłobuszewska is an economist (PhD, University of Warsaw) and researcher at the Educational Research Institute University of Warsaw, Poland. She specialises in applied micro-econometric

analysis in the field of the economics of education and labour. Her research interests include parental expenditure on education, vocational education, and youth in the labour market.

Veneta Krasteva is Associate Professor of Sociology at the Institute of Philosophy and Sociology in the Bulgarian Academy of Sciences, Bulgaria. Her main research interests include poverty and social exclusion, employment and unemployment, social policies, and welfare reforms.

Triin Lauri is Associate Professor of Public Policy and researcher at Tallinn University, Estonia. Her main research interests include comparative social policy and policy, politics, and the distributional effects of social investment policies in Baltic countries.

Gintare Malisauskaite is a research associate at the Personal Social Services Research Unit in the School of Social Policy, Sociology and Social Research, University of Kent, England. Her research interests include healthcare policy evaluations and the economics of ageing and long-term care.

Antonella Meo is Associate Professor of Sociology at the University of Turin, Italy. Her main research interests include social vulnerability and inequality dynamics, poverty and social exclusion, social policies, and local welfare.

Douhomir Minev is a professor with a Doctor of Science in Sociology and a PhD in Economics. He works in the fields of economic and social development, social risks and the knowledge society, and has long-term experience in reviewing, analysing, and making recommendations on public policies.

Valentina Moiso is Assistant Professor of Sociology at the Department of Cultures, Politics and Society, University of Turin, Italy. Her research interests include household finance and social vulnerability, economic socialisation and the social construction of money practices, as well as Islamic finance.

Rosy Musumeci is Assistant Professor of the Sociology of Cultural and Communication Processes at the Department of Cultures, Politics and Society, University of Turin, Italy. Her research interests include the work–life balance with particular regard to the transition to parenthood,

youth working careers, as well as gender imbalances in careers and academic institutions.

Olena Nizalova is a senior research fellow (Associate Professor) in Health Economics at the University of Kent, England. Her research interests include the interaction between the labour market, family responsibilities, and health outcomes.

Marta Palczyńska is an economist at the Institute for Structural Research and a PhD student at the SGH Warsaw School of Economics, Poland. Her work focuses on the analysis of skills and gender wage gaps, educational mismatches, and the evaluation of youth labour market policies.

Epp Reiska graduated in sociology with an MA and works as a research assistant at the Institute of International Social Studies, Tallinn University, Estonia. Her main tasks include providing administrative support for the institute's research projects and managing the journal *Studies of Transition States and Societies* published by the institute.

Roberta Ricucci is Associate Professor of the Sociology of International Mobility at the University of Turin, Italy. Her research focuses on migration and Muslims, immigrant children's education and socio-economic inclusion, as well as identity-building processes and religiousness in the diaspora.

Magdalena Rokicka is an economist (PhD, University of Essex), and a former assistant professor at the Educational Research Institute, University of Warsaw, Poland. She specialises in quantitative methods of data analysis. Her research interests include applied micro-econometric analysis of education, labour market, time use, and gender-related issues.

Eve-Liis Roosmaa is a researcher and lecturer in sociology at the Institute of International Social Studies and School of Governance, Law, and Society, Tallinn University, Estonia. Her main research interests are in education, lifelong learning, and the labour market in different institutional contexts.

Sina Schadow is a research fellow at the University of Kassel, Germany, in the Institute of Economic and Vocational Education. Her research interests include youth unemployment, social inequality, welfare policies and social security systems, and qualitative methods.

Christoph Schlee is a research associate and PhD student in methods of empirical social research at the Department of Sociology, University of Bamberg, Germany. His research focuses on unemployment, atypical employment, transition to adulthood, and qualitative research methods.

Martina Sourvinou is a PhD student at the School of Psychology, Aristotle University of Thessaloniki, Greece. Her research interests include the social psychology of citizenship, politics, and qualitative research methods.

Jędrzej Stasiowski is a sociologist and research assistant at the Educational Research Institute, University of Warsaw, Poland. His research interests include graduate tracking, evaluation of educational and labour market policies, life course transitions, unemployment, and social exclusion.

Mattias Strandh is Professor of Social Work at Umeå University and at the Centre for Research on Child and Adolescent Mental Health, Karlstad University, Sweden. His research interests include the interrelationship between health, school outcomes, and unemployment as well as the microlevel impact of policy and policy configurations.

Marti Taru works as a researcher at Tallinn University, Estonia. His main areas of interest are employment, active labour market policies, social inclusion and exclusion, young people and public policy, and the evaluation of public policies.

Paola Maria Torrioni is Associate Professor at the Department of Cultures, Politics, and Society, University of Turin, Italy, where she teaches family, gender, and socialisation. Her research interests include gender and family, welfare policies and cultural processes, transition to parenthood, and ageing.

Kadri Täht is Associate Professor and Senior Researcher at Tallinn University, Estonia. Her main research interests include labour market transitions and interactions between work and family.

Marge Unt is Professor of Comparative Sociology and Head of the Institute of International Social Studies, Tallinn University, Estonia. Her main research interests include life course transitions in comparative perspective, and especially the transition to adulthood, as well as labour market research.

Zofia Włodarczyk is a PhD candidate in the Department of Sociology with designated emphasis on human rights at the University of California, Davis, USA. Her research interests include gender in Central and Eastern Europe, women's rights, migration, and domestic violence.

Despoina Xanthopoulou is Associate Professor of Organisational Psychology at the School of Psychology, Aristotle University of Thessaloniki, Greece. Her research interests include job (re)design, job and personal resources, well-being, and recovery from job demands.

Is housing autonomy still a step towards adulthood in a time of job insecurity?

Sonia Bertolini, Rosy Musumeci, Christina Athanasiades, Anastasia Flouli, Lia Figgou, Vassiliki Deliyanni-Kouimtzi, Veneta Krasteva, Maria Jeliazkova, and Douhomir Minev

Introduction

This chapter focuses on how housing autonomy affects the transition to adulthood among youth in Italy, Greece, and Bulgaria. The three countries represent two different models of welfare regime: the Southern and the Eastern European regimes. However, in terms of economic situation and policies, especially for young people, they are quite similar. All three countries are also characterised by a collectivist culture, strong family relations that compensate for the fragmented and residual welfare systems, and highly valued social support networks that also include intergenerational ones. Furthermore, during the last decade, the inhabitants of all three countries have suffered serious problems in the economic sphere with very high rates of youth unemployment. In Greece, the financial crisis was particularly severe; in Bulgaria, there are high levels of emigration among young people.

These situations have seriously limited youth autonomy, emotionally, psychologically and financially, and especially for some groups of young people who depend heavily on their parents' economic status and capital.

In all three countries, young adults are late leavers – that is, they continue to live with their parents up to the age of 29, compared to youth from northern and central European countries who exit the parental home sooner. According to the literature (Chtouris et al, 2006), this lengthy period of living with the family of origin may delay the transition to a financially independent and socially integrated adult life. Questions about the way young people perceive this delay in the context of social and economic hardship, how they

construct their adult identity, and which factors have the greatest influence on this process, remain unanswered.

Previous literature indicates, however, that housing autonomy is a crucial marker for the transition to adulthood (Sokou and Papantoniou, 2000; Baranowska et al, 2015). This chapter asks whether housing autonomy still represents a crucial step towards adulthood among youth in countries in which they suffer from economic recession and flexibilisation of the labour market, and in which young people leave home late either as couples (married) or after at least one of the partners (usually the male) has a secure job.

Although a number of quantitative studies point to the fact that flexibilisation of the labour market has postponed housing autonomy, there are no studies addressing these questions from a qualitative perspective that focus particularly on the voices and experiences of young people. This chapter addresses this issue.

State of the art

According to traditional theories of transition to adulthood, leaving the parental home is always considered a step towards becoming an adult. See Chapter 1 in this volume for a literature review. In this paragraph we focus on specific literature relating to the three countries that are the focus of this chapter: Italy, Greece, and Bulgaria. *Housing autonomy*, in particular, is considered important, because it is one of the explicit markers of the achievement of individual independence and the assumption of roles of responsibility. Furthermore, the way in which a young person leaves home is also important because of its interdependence with and consequences for other spheres of life with which it is strictly linked. For example, living independently is considered a step towards adulthood that is related to taking full responsibility for one's actions and being able to create an identity independent of that of one's parents. Leaving the parental home is also a transition that makes other key transitions to adulthood possible.

As mentioned before, leaving the parental home is traditionally considered an important step towards adulthood in Italy, Greece, and Bulgaria. However, young people in these countries traditionally leave the parental home later than youth in Northern and Central Europe, and usually after they have found a permanent job or have started a new family by getting married. For young people in Southern Europe, the main reason to leave the parental household has been 'to settle down' within a stable two-person relationship (Saraceno, 2001), preferably through marriage, rather than starting a period of experimentation

with independent living that is the popular exiting model among young people in Northern Europe. Intergenerational support and family help are usually considered central to gaining housing autonomy in these countries (Ronald and Lennartz, 2018).

Bulgaria is one of the countries in which young people live with their parents until a later age than their peers in other EU countries. Young women leave home earlier than young men, but more often to move in with a partner than to live on their own. The reasons why Bulgarian youth continue to live with their parents are predominantly economic. The low labour incomes and high poverty rates mean that considering the idea of a home of one's own is not an option. Due to this situation, young people's short-term strategies are centred around meeting basic needs. The young people targeted in our research are in a vulnerable position and highly dependent on their parents who, as a rule, do not have much in the way of financial resources at their disposal. Thus, housing independence is becoming a marker of belonging to high-income status groups (for the young persons themselves and/or their parents). Additionally, many young people, according to other research (Mitev and Kovacheva, 2014), see living with their parents as the easiest solution. Taking this decision also reflects a cultural norm in Bulgarian society that parents should care for their children 'as long as they can' (Mitev and Kovacheva, 2014: 82). In Bulgaria, staying at home for a prolonged period is regarded by young people as being 'obvious' (European Commission, 2005: 88). Life in the parental home gives youth 'more freedom to choose their own lifestyle, even if in the family home, in addition to enjoying the financial and practical advantages of living with their parents' (Mitev and Kovacheva, 2014: 82).

Recently, however, as a result of the complexity of the labour market, transition to adult life has become an increasingly multifaceted process. The transition to a more autonomous and independent way of living appears to be a prolonged, diverse, or even at times reversible process (Mitchell, 2006). This makes adulthood a rather complex and less linear notion to define. Various studies have shown the existence of a variety of transition models that do not conform to a general standard and do not display a gradual linear movement, but have great heterogeneity (Mayer, 2001). Due to the reduction in their welfare and residential independence, the numbers of young people returning to their parental home after losing their jobs or after finishing their studies with their parents' financial assistance are growing constantly. Under these circumstances, cohabitation with the parental family reflects how contemporary labour market factors are strongly affecting family dynamics. This reality is further reinforced by the

fact that traditional benchmarks such as marriage, becoming a parent, establishing a separate household, and obtaining employment are no longer perceived as prerequisites of an adult identity, but as personal preferences and choices (Furstenberg et al, 2004).

The social capital of young people in Greece consists basically of family, relatives, and friends. These completely replace the non-existent welfare state system. In other words, the Greek nuclear family has been traditionally the primary protective mechanism that supports young people both financially and emotionally for a lengthy period of time (Sokou and Papantoniou, 2000; Chtouris et al, 2006). When young people are also university students, this carefree period is prolonged; Greek society places such great value on higher education that parents do not expect their children to work while studying (Sokou, 1987). Instead, they believe that they should be able to provide everything for them without them having to depend on state resources or other external support.

The two patterns of family formation, which are found among European young people, come with different kinds of exchange and forms of support across families and kin, as well as different options available to young people, as suggested by Cavalli and Galland (1996). On the one hand, early exit from the parental household can be supported by cultural values, but also by a favourable labour and housing market as well as welfare state provisions. On the other hand, if the family is the main financial resource and the housing market is tight, it is more difficult for young people to leave the parental household when they are not yet established in the labour market. Furthermore, it is more expensive for their parents to help them to live on their own. In addition, if the family culture does not support educational strategies oriented towards early independence and autonomy, it is obvious that the transition to adulthood will take much longer.

Evidence from recent research has shown that job insecurity delays decisions regarding transition to adult life such as leaving the parental home (Blossfeld et al, 2005; Nazio, 2008; Bertolini, 2011; Blossfeld et al, 2011; Jansen, 2011; Reyneri, 2011; Bertolini et al, 2018). However, these studies are quantitative, and they do not explain the preferences or the mechanisms behind this postponement. Is it that housing autonomy is no longer central to the process of becoming an adult? Do young people still believe that housing autonomy is important, but find themselves forced to postpone it, with significant negative consequences for their well-being?

Institutional context

As mentioned in the introduction, the three countries in this analysis differ in terms of their welfare regime models – Southern and Eastern – but are quite similar in terms of their economic situation and policies, especially for young people.

Regarding young people's behaviours, they are similar in that young adults are late leavers compared to youth from Northern and Central European countries who exit the parental home at earlier ages (Chtouris et al, 2006).

This is especially true for Italy where exit from the parental home follows a 'latest-late model' (Billari, 2004). In fact, Italians leave the parental home on average when they are 30 years old (Eurostat). The proportion of young people aged 18–34 years still living with their parents in Italy in 2016 is 66 per cent (the average in Europe is 48 per cent). For men it is 72 per cent and for women, 60 per cent.

Similarly, according to Eurofound (2014), young Greeks leave the parental home at the age of 29, thus postponing their hopes of autonomy and independence (Marvakis et al, 2013). In detail, the age by which half of all young people in Greece have left the parental home was 31.5 for men and 26.3 for women in 2011 – that is, 5.2 and 3.0 years respectively above the EU28 average (Eurofound, 2014).

In addition, the family safety net, which used to be the primary source of income for unemployed youth in Greece, has recently come under great pressure because parents are also having to face unemployment and salary cuts. Therefore, it comes as no surprise that the poverty rate is now highest among couples living with their grown-up children (Matsaganis and Leventi, 2014). Also, according to Mudler and Clark (2002), there appears to be a positive association between parental income and the propensity to return home as well as between personal income and the likelihood of moving out of the parental home (Iacovou, 2010).

Regarding Bulgaria, data over the years indicate a continuous rise in the age at which young Bulgarians leave their parental home. Whereas in 2004, they left home at the age of 28.3 years, in 2016 this was 29.4 (the general EU average is 26.1 years). This is due to different factors. First, the socio-economic landscape has been characterised for more than 20 years by a high degree of poverty and social exclusion (40.4 per cent in 2016 according to Eurostat), poor quality of life, low quality of jobs on the labour market, and permanent and huge flows of internal and external migration. Although with fluctuation, this was also associated with a shortage of jobs in most of the years up to 2017. Recently, unemployment has decreased and a shortage of labour

has been declared, although thousands of young people continue to be listed as not in education, employment, or training (NEET). Nevertheless, recent data again confirm that about 25 per cent of the young people living in the country still intend to leave it – most often due to the unsatisfactory quality of available jobs.

Second, data from population and housing censuses show that the proportion of Bulgarians owning their own homes is high and considerably higher than in other European countries (97.5 per cent in 2011). The number of homes has been increasing since 1965, and it is still continuing despite a slowdown since 1992. The parallel negative population growth leads to a discrepancy and a consequent decrease in the number of inhabitants per home. At the same time, the situation is quite different in big cities compared with smaller towns and villages. Overcrowded dwellings and poor condition of the housing stock are reported for those parts of the big cities in which vulnerable groups usually live. In contrast, in smaller settlements, houses are purposefully built to accommodate several generations. Therefore, they provide opportunities to live relatively independently. Indeed, many of these houses allow residential autonomy for families while living under the same roof (as Bulgarians say ironically: ‘See another person who built a school for a house’). Hence, in many cases, it is not just a parents’ home, but often a multifamily house ready to settle different families (regardless of whether the property belongs formally to the parents or, as in many cases, has already been transferred legally to the children).

Research questions

Starting from this theoretical background, this chapter will focus on:

1. What does housing autonomy mean for young people with respect to transition to adulthood?
2. Which factors do young people believe may interfere with housing autonomy?
3. What kind of coping strategies do young people use to achieve personal and/or housing autonomy, and how do young people cope with their need for independence if they still live with their parents, but feel deprived of housing autonomy?

Data and methodology

The empirical material analysed in this chapter is composed of 133 qualitative interviews conducted with young people as part of

the EXCEPT project in Bulgaria (43), Greece (40), and Italy (50). [Chapter 1](#) of this volume describes the process and the characteristics of the qualitative research.

Nineteen of the 40 interviewed young people in the Greek sample, 25 out of the 50 in the Italian sample, and 25 out of the 43 in the Bulgarian sample were aged 18 to 24 years; the others were aged 25 to 30 years.

Of the 40 young people in the Greek sample, 14 did not live in their parents' home, including those living with partners or roommates. Four of these were unemployed, two had temporary jobs, four had non-contractual jobs, and four were classified as NEET. In the Italian sample, 14 young people out of 50 lived independently (alone or in partnerships) at the time of the interview. Three of them were unemployed, one had a non-contractual job, and the rest (ten) were permanent or temporary workers. Among the Bulgarian interviewees, 15 young people out of 43 lived alone or in partnerships outside their parents' home. Five of them had secure jobs; six had temporary jobs; two were unemployed; one had a non-contractual job, and one was classified as NEET.

[Table 8.1](#) shows that about a third of the Greek sample aged 18 to 24 years (7 out of 19) lived alone or in partnerships, the highest proportion of the three samples. At the opposite extreme, in the Italian sample, only a sixth of the young interviewees aged 18 to 24 years (4 out of 25) lived alone. Among the older interviewees aged 25 to 30 years, half of the Bulgarian sample lived alone (9 out of 18), whereas only one third of the Greeks (7 out of 21) lived independently, the lowest proportion among the three national samples.

In the group aged 25 to 30 years, two of the seven Greek young people living outside their parents' home were unemployed, one had a temporary job, three had non-contractual jobs, and one was NEET. In the group aged 18 to 24 years living outside their parents' home, one had a temporary job, two were unemployed, one had a non-contractual job, and three were NEET.

Table 8.1: Number of interviewees by age and housing status

	Italy	Greece	Bulgaria
18–24 years, living alone	4 (25)	7 (19)	6 (25)
18–24 years, living with parents	21 (25)	12 (19)	19 (25)
25–30 years, living alone	10 (25)	7 (21)	9 (18)
25–30 years, living with parents	15 (25)	14 (21)	9 (18)

Note: Total numbers in parentheses.

In the Bulgarian sample, in the group aged 25 to 30 years, four of the nine young people living outside their parents' home had secure jobs, three had temporary jobs, one had a non-contractual job, and one was unemployed. In the group aged 18– to 24 years, one of the six young people living outside their parents' home had a secure job, three had temporary jobs, one was unemployed, and one was NEET.

In the Italian sample, 16 people (10 women and 6 men) had a low risk of social exclusion. All but two of them were working (in temporary or permanent jobs, 2 had non-contractual jobs). One half of the Italian interviewees with a low risk of social exclusion lived with their parents; the other half lived alone. The majority were either partially (10) or totally (2) autonomous in economic terms.

Findings

Meanings of housing autonomy

In Italy, the majority of young people interviewed (Bertolini et al, 2018) had a general acceptance of the idea that, even as adults, children remain in the family because of traditional values and strong familial links. This was expressed particularly strongly by young people from the south of Italy, the Sicilian city of Catania.

At the same time, however, some interviewees considered it to be very important to become autonomous, especially as they grew older. Young people usually believed that moving out of the parental home implied starting a new family. This is undoubtedly a very traditional notion of the transition to adult life, particularly when compared to previous generations, but it still seemed to be present in Italy – at least as an ideal path:

‘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 [laughs] [pause] For now, I consider living with my parents to be a normal thing because all of my friends are living with their parents but also when someone is employed, she or he cannot go away from home because we are in Sicily and one cannot escape from the parental home.’ (Concita, F, 23, ME, U, IT)

Bearing in mind that this traditional background is linked to the cultural and institutional context, the perception of centrality of

housing autonomy in the process of becoming an adult varied widely in relation to the age, gender, and job situation of the interviewees.

For the interviewees in the younger age group, it seems that leaving the parental home is often not perceived as an urgent need, but rather as an idea that they translated into a more practical plan when engaged in a stable relationship. In some of these cases, the lack of housing autonomy created frustration. For example, Camilla (F, 22, ME, U, IT) referred to the frustration created by not having a (permanent) job and income, with the result that housing autonomy and the life that she would like to live (getting married soon to her current boyfriend, and having a house and some children) were not attainable. Camilla seemed to be stressed particularly by the length of time that achieving these goals might take; she was afraid of repeating the experience of her older sisters who had been engaged for a long time but were only able to marry after many years because of their lack of work. She would like to leave her parental home and live with or marry her boyfriend “right now”.

In some cases, such an idea was considered to be a step that would take place sometime in the future under the right conditions (job/money). In other cases, they had simply not considered it yet.

On the other hand, it also seemed that the permanence of living in the parental home was, in some cases, taken for granted as the natural way of things for younger people regardless of their job situation: “I’m not old. It’s not that I’m 30 and I’m still at home. I’m 22 and I’m forming and I’m trying to create my future, right?” (Renata, F, 22, ME, U, IT).

The group aged 25 to 30 years revealed a change in perspective. The desire to move out was usually expressed as being more urgent, whereas living in the parental home seemed to be something that required explanation and some motives. The transition to autonomous living was seen as a step towards adulthood, and expectations that it would actually take place became all the more relevant as time passed by. Therefore, the feeling of being unable to take this step, on the one hand, or the decision to postpone it despite a favourable juncture, on the other hand, seemed to need explanation and justification.

Older interviewees without a job described the issue in even more pressing terms. For them, moving out appeared to be a strongly desired, but painfully unattainable step:

I: What would make you decide to move out? What is lacking now?

R: The money, really, the money, I mean, I love them, there will be chances to see each other, but [pause] no, it's only the money, otherwise I would have been out already. Because at a certain point, you reach an age at which [pause] you really need to be by yourself [pause] or with someone else you choose to be with. (Mara, F, 29, ME, U, IT)

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

For young people in Greece, independent living appeared to be linked to the concept of autonomy. Most referred to their need to live alone, away from the parental home, so as to be able to act independently and shape their lives of their own accord. This rhetoric applied both to those who had already left the parental home as well as those who were still living with their parents. This can be seen in the following extracts:

I: I see [pause] and what made you leave the parental home?

R: It was my need for autonomy, my need to have my own space, to have my own life [pause] the truth is that my parents would interfere with my life because we were living together [pause] so I couldn't always be myself and do the things I liked because my parents wouldn't approve [pause] in general you don't feel [pause] that you have the chance to develop, the chance to do the things you like, to have interests [pause] you feel like you have to answer to your parents the way you did as a kid. So certainly, you don't feel like an adult, like a person who stands on her own feet and is an adult. (Labrini, F, 27, HE, U, living alone, EL)

According to the previous two extracts, leaving the parental home was associated with autonomy and adulthood. In their own words, independent living offers young people the opportunity to live their own lives and make decisions without being accountable to parents, which is the essence of becoming an adult.

Furthermore, young people in Greece realise that housing autonomy is important for personal development as well as for moving forward in life. They acknowledge the fact that parents will not always be around to take care of things. Therefore, they feel they should be able to stand on their own feet and take on responsibility for themselves and their expenses.

However, even when it comes to the young people who already live alone, the majority still depend on their parents for financial resources, either because they are unemployed and in search of work, or because their wages do not suffice to cover their expenses. Thus, as shown in the following extracts, their autonomy is considerably limited, highlighting the fact that spatial and independent living alone do not necessarily lead to full autonomy (either psychological or financial).

- I: Uh in general, is your money enough?
 R: Uh, not always. My parents help me, at least for the time being, because it hasn't been long since they left and since I've been on my own, so I still try to find my balances. Yes so, if things get hard I tell my dad and he sends me money, since he has a job and a good salary in England ... on the other hand, I don't want to ask for money, I want to feel autonomous. Yes, if things get hard, I ask him [for money]. (Valeria, F, 24, ME, TE, living alone, EL)

On the other hand, young people who were still living with their parents during the interviews, despite their financial dependency, regarded themselves as autonomous and at least emotionally independent. In the following two extracts, Foteini and Spiros explain that they feel autonomous in a way, because they are able to take care of themselves or make decisions about their lives. Nevertheless, at the same time, they admit that their autonomy is limited due to financial dependency and co-living conditions that are dictated basically by the financial crisis and the limited opportunities for employment.

'I think I am 100 per cent (autonomous), meaning that if you leave me alone in a house, I know how to do everything, I am completely autonomous. But financially speaking, this pulls me back, it takes all my autonomy back, because I can't support myself, I don't have the money to do so, I can't find the money, no one gives me the chance to get the money, so this pulls me back.' (Foteini, F, 20, ME, U, living in parental home, EL)

Overall, what becomes obvious from the previous extracts is a competing association between financial/housing autonomy and the transition to adulthood. On the one hand, young people acknowledge the importance of being economically independent and living separately from parents in order to become adults; on the other hand, they feel at

least partially autonomous and capable of taking independent decisions even though they continue to live with their parents due basically to external socio-economic conditions.

For most young Bulgarians, adulthood is tightly linked with the ability to make decisions about one's life and to take responsibility for the consequences of these decisions. Many of the young Bulgarians consider themselves to be autonomous, because they can decide for themselves even when they live in their parents' home. However, most of them (regardless of their housing position) share the view that at a certain point of time, all young individuals have to leave their parents' home. This idea is perceived more or less as a default option, an important part (but not the first one) of the transition from adolescence to adulthood. Young people consider the act of leaving their parents' home as a natural outcome of their transition from adolescence to adulthood. In other words, when they reach a certain age, it is time for them to move:

- I: And actually, what did make you 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 a place of their own, 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 all your life. (Biliana, F, 27, HE, TE, living alone, BG)

In general, the idea of housing autonomy is more often related to setting up one's own family and having children. Most of the interviewees consider that having their own family and children is an important prerequisite to thinking about housing autonomy. Of course, even in these cases, there is the possibility of living together with parents, especially when there is sufficient housing space.

Eva (F, 21, LE, NEET, BG) sees it as quite normal to live with her parents until she finds a husband, to whose home she will then move. She is a girl of Roma origin, without education and employment. Eva is happy with her situation. She thinks that she will leave her parents' home when she gets married, but not at all costs: "It is normal that we live with them [her parents]. We will stay with them until the time comes." Although living with them, she feels independent and shares the information that occasionally, when the others are out of money, she helps the family out with her savings.

However, for another group of young people, housing autonomy seems illogical, financially irrational, and not adequately responsive to

family relations. Katya, who is living with her parents says: “And once I have home, I have my room, my space. So, this is just cohabitation, no, no interference. And my parents are extremely supportive. So, in any case, I don’t see why I should leave” (F, 29, HE, TE, living in parental home, BG).

It could be said that some kind of psychological independence and economic autonomy (especially labour remuneration) is very important for the young people, whereas housing autonomy is not prioritised.

Prerequisites for housing autonomy in different institutional contexts

Even today, young people in Italy still consider having a stable job and economic autonomy to be a prerequisite for housing autonomy. It is relevant to stress here that housing autonomy is perceived ideally as a consequence of gaining economic autonomy and job stability, even if it is not at all clear how exactly they can achieve this. Lacking such knowledge seems to halt every decision. In addition, housing autonomy proves to be strictly linked to the idea of a secure income:

I really want 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 second, because I’m often away, and it is useless to pay rent if I’m gone, because I have no fixed income. (Anna, F, 27, HE, TE, IT)

Knowing that you will not be able to get any allowances should your income decrease, and understanding that parental support is linked to living under the same roof certainly appears to be driving all young people in Italy in Anna’s direction. Indeed, there is little endorsement of the idea of moving to a place of their own while simultaneously asking for help from your parents and looking for work.

Similarly, according to the Greek interviewees, having a secure job is very important for young people to help them organise their lives, be independent, and make plans for the future. In the following two extracts, Alice, like other interviewees, insists that a stable job paying a standard amount of money every month is important for them in order to take the step towards independent living.

R: The fact that I still can’t support myself financially because, I still don’t have a secure job [pause] and by secure, I mean

that every single month I would certainly get my salary no matter ... truly this is the only thing that holds me back.

I: So, if you were to get your money every month you would leave?

R: Yes, if I knew for certain that I would get the money, I would leave and rent my own apartment so as to start my own life, stand on my feet, and be autonomous and in a position to take care of my own finances. (Alice, F, 25, ME, U, living in parental home, EL)

The fact that a stable job with high earnings is a prerequisite for housing autonomy is also reflected in the experience of young people who used to live alone but were obliged to return to their parents' family home when they lost their jobs. For example, in the following extract, this situation is described by a young man who was obliged to move back in again with his parents, with negative consequences for his everyday life and well-being.

'Yes ... uh I can tell that this is an issue that [pause] of course it was hard for me at first, because basically I was living on my own for some time so, I got myself in a situation where I had to return back ... I stopped working from [pause] well it was a high earning job ... so, I had to go back home because. I had no savings [low voice].' (Nikos, M, 27, HE, NCJ, living in parental home, EL)

The Bulgarian National Youth Strategy (Ministry of Labour and Social Policy, 2011: 19–20) asserts that the main reason Bulgarian young people continue to live with their parents is the lack of financial means to rent or buy a home of their own. The extremely low wages, which barely cover basic needs, often mean that the salary or wage is the most important feature of a job, and they minimise their ambitions with regard to security, availability of a contract, future prospects, housing and living conditions. Most of the young people interviewed emphasise that the salary is the most important aspect of a job.

Anton (M, 24, HE, TE, living in parental home, BG) lives with his parents who are supporting him during his studies. He would like to move out of his parents' home, but he would not consider buying or renting. He regrets that his parents do not have another apartment. Otherwise, he would move out immediately. "Oh, yes. After all, I'm 24 and I want to be more independent. When I find a permanent and well-paid job, I will leave immediately." The only thing that stops him is that he has no steady income to cover all his costs.

He does not feel comfortable when he acknowledges that his parents help him financially.

Another factor that influences the decision to leave the parental home is the responsibility of taking care of elderly people. In several cases, the young interviewees feel an obligation to support and care for their parents and grandparents.

Vanio lives with his mother and grandmother, but he does not feel restricted by living with them and does not want to live anywhere else:

‘I don’t need another place. I feel good in our house. I can’t leave my mother and grandmother alone. They can’t do on their own [pause] Why be worried? Our house is 80 square metres, on two floors. I’m alone on the second floor [pause] I’m already a big man. I am not a child; I even feel like a head of the family [pause] Well, we mutually help each other [pause] [if we live together]?’ (Vanio, M, 18, LE, NCJ, living in parental home, BG).

In some cases, the young people do not even think about living independently, not only because of the lack of income but also due to subjective feelings of fear of feeling isolated and a preference for living next to people with whom you have strong bonds of mutual help.

Coping strategies for housing autonomy in times of labour instability

In Italy, for those with a job, an added reason for continuing to live in the parental home was that they need either to save enough money to afford their own place before moving out or to ensure that they would be able to support themselves in the future.

When it comes to the mechanisms that link a weak attachment in the job market to postponing exiting the parental home, the interviews showed that attitudes have changed compared to those highlighted in previous research (Blossfeld et al, 2005). Indeed, job insecurity is likely to make it impossible for young people to make optimal life course decisions: the suspension of the decision appears to be the mechanism young people use to manage high insecurity and uncertainty. They tend to shift towards a short-term decision-making horizon because self-binding decisions become problematic.

In Italy, young people continue to believe that it is essential to have a stable job and a secure income before attaining housing autonomy and completing the process of reaching adulthood:

‘And [pause] have a family [pause] Having a job, a steady job [emphasis] and a child [pause] also have some time to spend with the family. This is being [pause] adult, in quotes, to me.’ (Dante, M, 19, LE, U, IT).

However, the institutional context in which they are embedded, which has scarcely invested in policies for youth, does not support young people to reach the steps of transition to adult life. In these situations, they are forced to make decisions under conditions of uncertainty in which the probabilities associated with one’s career choices are unknown (Bertolini, 2011) and the probability to reach a stable job is very low. The interviews reveal how leaving one’s family of origin today is no longer just postponed, as evidenced by some previous research conducted in Italy, but is pushed further and further into the future and mostly ‘dreamed of’ rather than actually planned. In fact, the interviewees have no clear idea of the intermediate steps they must take to achieve their goals, nor do they have any idea of the tools that this process would require.

Indeed, perhaps as a result of ever decreasing job opportunities due to the economic crisis, it appears that job insecurity in Italy prompts young people to consider only the immediate present or the foreseeable future (which – as already noted – is dreamed of rather than planned).

In this view, youth have to focus entirely on the present; consequently, autonomy is limited both in time and space. And that is exactly what prevents young people from making up their minds to leave their family of origin. For the present sample, being autonomous mostly means managing daily or short-term economic problems and decisions and being able to pay for their leisure-time expenses or a little more. Of course, this could also be due to the fact that it is difficult for economic reasons to leave the parental home, especially in countries in which institutional support and job policies are limited. It may be that young people are adapting to the constraints of their situation, readjusting their preferences downwards (Elster, 1999), and building a new rhetoric to justify their situation and hide the fact that they are the losers in globalisation.

Similarly, young people in Greece cannot count on the support of policies to leave the parental home. Instead, they rely almost exclusively on the financial support of their immediate family. This has always been a huge issue in Greece, because family seems to support young people in a variety of life dimensions and actually replaces state welfare services.

In their effort to move forward in life and make plans for the future, young people in Greece adopt a variety of strategies in order to save

money and achieve their wishes. For example, in the following extract, Vaso explains that, for the time being, she is staying with her parents in order to save money and make a new start abroad.

‘Meaning that, I know that this situation goes on because right now, financially it’s to my advantage to keep on living with my parents for a couple more years and thus save money and be able to start anew abroad with more security uh [pause] despite trying something here and live alone here because I see no future.’ (Vaso, F, 28, HE, TE, living at parental home, EL)

There are also a couple of interviewees who even postponed their independent living and remained in their parental home in order to save money and realise their plans for the future, such as to buy a house or to study abroad.

‘Financially maybe I would have the means to, let’s say to rent my own place, but I don’t think that it would be necessary for the time being. Meaning that, to me it’s a priority to save uh to save money. Maybe to buy at some point (a house), when things get better.’ (Stavros, M, 28, HE, TE, living partially with parents, EL)

Another strategy with which to achieve independent living is to move away with somebody else (a partner, for instance) in order to share expenses and make ends meet.

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

In Bulgaria, young people rely mainly on support from their parents in order to live outside the parental home. A number of interviewees pointed out that parents help their children financially even though they do not live with them. However, being able to provide support is highly dependent on the parents’ own economic situation. As most of the respondents are socially excluded and this is often inherited from

their parents, the capacity of these parents to sufficiently support their children is likely to be quite limited.

Some of the interviews show that life outside the parental home is only possible for young people if they share a dwelling and expenses with friends or a partner. Petar (M, 29, HE, PE, BG) has higher education and has worked in his specialty ever since he graduated (he is a psychologist). However, the salary he earns does not allow him to rent home of his own. That is why he lives with a roommate, with whom he shares the cost of the house. "If I had to live absolutely alone, to meet absolutely all the costs and bills, it would be practically impossible." He is convinced he could not support a family on the salary he earns.

Another strategy contemplated by some young people is to take a loan from a bank to buy a home. Several people mentioned this option, all of whom had partners and planned to pay back the loan together. Ekaterina (F, 24, HE, PE, BG) lives in her parents' home in Sofia together with her boyfriend, her brother, and her brother's girlfriend. They do not pay any rent and they share the expenses; thus, they manage to cope. Despite this, the situation is not satisfactory for her because she wants to live independently with her boyfriend. To deal with this situation, they plan to get a loan from a bank and buy their own flat. "Of course, I would be happier if I were alone with my boyfriend because I like to have personal space."

However, getting a housing loan is usually a wish, rather than a realistic option. The young respondents talked about this option, but almost none of them had pursued it. This is because of the huge economic risk involved which young people are not ready to take. It is all closely connected with young people's job situation. Ani (F, 24, HE, U, living in parental house, BG): "Absurd! In my current situation – there is no way! Without a decent job and taking into account the current level of salaries, and the prices [pause]. You must be very bold and rather stupid to get a mortgage."

One way young people cope with their need for independence when they live with their parents is to adjust their subjective feelings of autonomy to the available opportunities. As mentioned at the beginning, the idea that young people are autonomous when it comes to taking decisions for themselves and that they feel independent although they live with their parents is echoed in most of the interviews. One example of how some young Bulgarians accept their situation is the story of Sotir (M, 20, ME, U, living in parental home, BG). He lives with his girlfriend in his parents' home along with his sister

and brother. Despite this, he feels that he is independent because he is already an adult and his parents cannot interfere in his decisions.

Sotir feels independent in his actions, although he is receiving financial support from his parents. For him, the financial support is accepted as something normal: parents should support their children. He believes that it is too early to be separated from his parents, especially now when there is no work and he cannot stand alone.

Conclusions

The transition process can have dissimilar paths, in which housing autonomy can be achieved along different modalities.

In Greece, as in Italy and Bulgaria, and in contrast to countries in the north of Europe, there is a general acceptance of the idea that even adult children remain in the family. However, some of the interviewees consider it very important to become autonomous.

In Italy, the process of transition to adulthood may take different pathways in which housing autonomy is constructed in different ways. One possible interpretation is that the diffusion of job insecurity does not allow young people to leave the parental home, and as a consequence, many young adults readjust their preferences (readjustment of preferences downwards, see Elster, 1999) and construct a new rhetoric to justify their situation, suggesting that leaving the parental home is not central.

Greek youth think that it is important to live alone in order to achieve independence. At the same time, however, they admit that financial hardship and job insecurity limit their housing autonomy. Therefore, they try to act as adults and take decisions/control over their lives even though they remain in their parental home.

In all three countries, young people usually believe that moving out of the parental home implies starting a new family. This is undoubtedly a very traditional notion of the transition to adult life, particularly when compared to previous generations, but it still seems to be present in these countries, at least as an ideal path.

Even if the desirable model in Bulgaria is the same, one difference appears to be that Bulgarian people tend to live with their parents even when they get married. This is linked to the economic background. Although young people in Bulgaria aspire to autonomy, they prioritise their well-being over housing autonomy, for example. This is linked to high fragmentation: young people in families with low economic status especially have to address many other and more basic needs before considering housing autonomy – particularly when living

in the parents' home is possible. In summary, in Bulgaria, the analysis of interviews suggest that the transition to maturity and the drive toward autonomy are primarily focused on improving the individual economic situation – in particular, finding jobs with adequate pay –to meet daily needs rather than focusing attention on long-term planning. In many cases, this is not related directly to living in a separate home, especially when the relationships in the family are good, the structure of dwelling allows relative autonomy for different occupants, and the total available area and living space per person are adequate.

The comparison between the countries raises some interesting questions. First, even though the three countries have different welfare state systems, young people appear to have similar problems, and they seem to have access to similar policies and programmes. Are the Mediterranean and Eastern European welfare state systems similar with respect to youth policies?

In all three countries, family ties seem to be very strong, and they protect young people during the transition to adult life in terms of both housing and the economic situation. Whereas quantitative data show a postponement of housing autonomy in times of labour instability, the statements of young people reveal the diffusion of a new modality of becoming an adult. Looking at labour market conditions – low incomes in Bulgaria, long-term unemployment in Greece, labour market precarity in Italy, and the fact that young people in these countries generally have no access to unemployment insurance (because of the contributory system in all three countries) – extended cohabitation with parents becomes a normal step. In this regard, leaving the parental home is no longer considered an important step towards becoming an adult, or at least not the only way to become an adult in a time of economic constraints. It is possible to live in the parental home in the long-term as in Italy; live together but apart from parents, or return to the parental home if needed as in Greece; or form a family but still live in the same house as parents as in Bulgaria.

Autonomy seems possible inside the family in these countries. This result suggests a reflection about the consequences of this model transition into adulthood. This produces very strong links between generations and very limited territorial mobility. Does this have consequences in terms of limited capacity for autonomy among young people in a flexible labour market?

And what are the consequences in the case of a mismatch? A prerequisite of labour market flexibility is a high degree of territorial mobility. Can the labour market adjust to the mismatch suggested by these findings? And, finally, how far is this a model for a 'liquid society'?

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