



Social Exclusion of Youth in Europe

THE MULTIFACETED
CONSEQUENCES OF LABOUR
MARKET INSECURITY

EDITED BY MARGE UNT,
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The role of informal social support for young people in unemployment and job insecurity in Italy, Estonia, and Germany

Antonella Meo, Roberta Ricucci, Christoph Schlee, Jelena Helemäe, and Margarita Kazjulja

Introduction

Several studies have shown that young people in Europe are experiencing increased labour market exclusion and job insecurity (Baranowska and Gebel, 2010; Armano et al, 2017). Even if they find a job, they are exposed to the risk of precarious lives, because their entry-level positions are characterised by insecure contracts and/or low wages (Rokicka and Kłobuszewska, 2016). Young people experience an increasing number of transitions during their working careers because of intertwined economic and social trends. These transitions are not only in the field of paid labour, from one job to another, but also throughout other activities and work, from education or unemployment to work. The term ‘navigation’ can be used as a conceptual metaphor to describe the resulting experience of managing several transitions into a precarious opportunity structure (Fagan et al, 2012).

In this framework, some scholars (Hardgrove et al, 2015) have investigated how young people negotiate uncertainty in the labour market by showing how their ability to navigate through changing opportunities is enabled by social and family support. Even though these supportive relationships seem to be increasingly important for young people, they have yet to be explored adequately.

According to recent literature on social policy, the welfare state’s role in giving protection from new social risks is weakening, especially for young people. Many scholars have suggested that paying attention to the role of the family allows a clearer picture of the position of young

adults to emerge (Majamaa, 2011). Other scholars, in contrast, have stressed the importance of non-kin ties as a source of support (Conkova et al, 2018).

Furthermore, a better understanding of the specific interaction between formal and informal support in young people is becoming crucial. This chapter enquires whether the role of informal social support is widespread in Estonia, Germany, and Italy, and whether it is turning into a compensatory mechanism for many economically vulnerable young people. Hence, the chapter investigates the role of family, friends, and social networks in supporting young people as they transition through the labour market across different institutional contexts and welfare regimes. By exploring the functions of social relationships, it provides empirical evidence for the crucial relevance of informal social support during these transitions. Analysing this issue provides a qualified representation of youth vulnerability in relation to new social risks and of how young people overcome job insecurity.

Theoretical considerations

In the literature, 'social support' is defined as the (potential) exchanges between network ties that are perceived as being helpful (Dykstra, 2017). Scholars have introduced the contrast between informal and formal support to distinguish between support from members of personal networks and that received from professionals (Conkova et al, 2018). However, support has been understood mainly as an informal resource, as unpaid help provided by family ties and/or non-kin ties, because it does not involve professional or institutional interventions (Thoits, 1995).

The concept of social support was originally used when referring to social relationships in the context of studies on health and well-being (Barrera and Ainlay, 1983). Early researchers conceptualised social support as 'a generalised resource available from one's network of parents, friends, acquaintances, neighbours (the social network) that helped one to deal with everyday problems or more serious crises' (Walker et al, 1993: 71).

Although there is no common definition of the main types of social support, supportive resources can be described as emotional or providing companionship (nurturance, sense of belonging), tangible (for example, financial assistance), or informational (advice) (Wellman, 1992).

Some scholars have shown that support provision is affected not only by the number, but also by the quality of social relationships (Silverstein et al, 1995). The link between support and network

structure or network density is complex: a bigger or denser network is not necessarily better. For instance, low-density networks are those that most often provide resources such as companionship, whereas denser networks are most often able to mobilise resources for material support or care in the case of illness (Walker et al, 1993).

Regarding informal support, one key issue is generational interdependence (Brandt, 2013; Brandt and Deindl, 2013). There is strong empirical evidence for the ongoing relevance of families in young people's lives. In this regard, some scholars are very critical of the youth-as-transition approach that undermines the significance for youth of their family relationships by focusing on the assumptions of linear trajectories and independence from parents (Wyn et al, 2012).

Only a few comparative studies have analysed (potential) non-kin support, showing that to better understand the role of kin and non-kin, it is important to distinguish among different types of support (Gelissen et al, 2012; Conkova et al, 2018). For instance, advice and help when looking for a job tend to be non-kin types of support. In particular, these studies have revealed that in the north and west of Europe, for example, there is a higher probability that people turn to non-kin ties for this kind of help, whereas a common pattern cannot be found in the south and east of Europe.

As highlighted in previous research, degrees and cultures of informal social support vary across Europe (Bohnke, 2008). How macrolevel processes shape support exchanges is a key issue. Scholars in this field of inquiry have shown that different factors come into play. What are crucial are macro or structural variables such as the economic performance of a country, labour market characteristics, and, of course, the welfare regime and welfare state tradition.

In the literature, as mentioned, one way to approach the patterns of social support is to associate and compare them with the role of the welfare state in different countries. The two main kinds of social support – informal and formal – relate to each other in different ways. The provision of support through social relationships, according to some studies, is viewed as a compensation for the absence or inadequacy of welfare provisions (Pichler and Wallace, 2007).

The term 'transfer regime' (Albertini et al, 2007) has been introduced to analyse cross-national findings on intergenerational exchanges, thereby highlighting the correspondence with established classifications of countries based on the decommodification of public transfers and services (Esping-Andersen, 1990).

In contrast, some scholars have highlighted differences between cultural contexts by focusing on the role of the values of autonomy

and independence and on the norms of family obligations (Kalmijn and Saraceno, 2008). Norms seem to be very important when people have to decide between receiving help from either kin or non-kin. Individualistic values seem to predict the choice of informal (non-kin) rather than formal (professional) support. This latter finding confirms the thesis that individualism operates through the notion of independence. The generosity or restrictedness of public provisions differentially releases or necessitates normative obligations in interdependent family relationships (Aassve et al, 2013; Dykstra, 2017).

The question of how far cross-national differences reflect differences in either welfare state systems or culture is addressed repeatedly in the literature (Dykstra, 2017): institutional, structural, and cultural factors are dependent upon one another across countries, and this explains why it is difficult to disentangle their effects.

Concerning country differences, previous research reveals the existence of a north/west–south/east division, with Southern European countries characterised by the highest levels of family reliance and very little informal support outside the family (Marckmann, 2017). If social support is more important in the south and east of Europe where welfare provisions are weaker, social support in the south is mainly in the form of family support; whereas in the east, informal support outside the family is also important (Pichler and Wallace, 2007). In fact, in Southern European countries, social capital is concentrated in the family. The family represents the first reference for those needing a loan or help with a personal problem. However, in Eastern Europe, both friends and family are important. In Nordic countries and Western Europe, there might be less need for informal support because the welfare state is more highly developed. As highlighted, the more extended de-familiarisation in the Nordic countries means that friends and associates have an enhanced role (Pichler and Wallace, 2007). In the Baltic region, informal networks are vital. However, Dykstra and Fokkema (2011) have found considerable intra-national variability in family solidarity patterns and express caution against presuming that countries have a single dominant pattern of social support.

In addition to the context effect, patterns of social support within an individual's network are also expected to vary over the life course. Specifically, recent research on social support has mainly included the elderly and help provided by adult children for their parents. Family members become essential as caregivers through performing duties for their parents or younger siblings (Schenk et al, 2014). Against this background, this chapter investigates the young interviewees'

experiences of having received – from family, friends, and others – resources to face insecure employment and living conditions, as well as their expectations of receiving support in case of need, by framing them in three different countries: Estonia, Germany, and Italy.

Research questions, aims, and data

This chapter aims to develop two main lines of inquiry. The first addresses characteristics, sources, and goals of social support by considering young people's experiences, expectations, and subjective assessments. How are young people in insecure positions in the labour market supported by their social networks? What kind of informal social support (emotional or companionship/tangible/informational) do they receive? What is the role of family, friends, and social networks in supporting young people as they transition through the labour market? Are these supportive resources perceived as crucial in achieving their autonomy, given their weak attachment to the labour market? How do both feelings of being supported and feelings of being socially included or excluded emerge from the interviews? How are they interconnected?

The strategic importance of informal support in analysing young people's vulnerability to the risks of unemployment and precarious work is clear, because it exploits both the availability of a network and the ability of young people to activate it when needed. Indicators regarding support are usually based on the experience of having received support in case of need and on expectations of receiving support. The experience of support shows that a network is available and that it works. Of course, social networks may not only support but also constrain individual actions and outcomes. However, the expectation of being able to receive support in case of need (for example, when urgently needing a sum of money) can be considered an indicator of trust in one's own network, and thus of feeling socially included (Olagnero et al, 2008). In this framework, the link between the availability of supportive resources and feelings of being socially included or excluded is an important issue that deserves to be explored in greater depth, although it has not been adequately examined in the literature on young people.

The second line of analysis developed in this chapter concerns the role of informal support in relation to formal support, possibly identifying different patterns in the three contexts considered. What is the role of social support in relation to formal or institutional support for young people in Estonia, Germany, and Italy?

The degree to which parents and relatives support young adults in their families can be considered as a function of their needs, because these needs are shaped mainly by the labour market and the level of social protection coverage provided by the welfare state. Therefore, where the role of the welfare state is weaker, stronger forms of informal networking and social support can be expected. As mentioned, the combination of informal and formal social support can take different forms: they can complement, substitute for, or compete with each other.

The discussion of these issues is based on scrutinising all the interviews collected by the EXCEPT project (see [Chapter 1](#) in this volume) in the three selected countries.

Institutional contexts

The interaction between social support and context is a complex phenomenon that requires improved understanding in comparative sociological research: indeed, structural features affect personal ties, the availability and types of resources exchanged through the links, and the expectations that people have of them.

The countries focused on in this analysis were chosen because they represent different paths of interaction between informal and formal support. The latter can be traced back to different institutional settings and welfare regimes. However, at the same time, young people's circumstances with respect to the labour market and solidarity networks also differ between the three countries.

Germany as a conservative welfare state, Italy as a Southern European state fitting the Mediterranean welfare model, and Estonia as a post-socialist liberal Baltic welfare state, differ in political measures and programmes in various fields. Compared to Italy and Estonia, Germany provides stronger state support through unemployment benefits and targeted policies for young people. It has, in fact, a long tradition of highly developed active labour market policies (ALMPs).

In contrast, Italy has a low level of investment in ALMPs, no income support for those looking for their first job, and no adequate social safety measures to protect those suspended between one temporary contract and another. Nonetheless, when considering how far policies focus on preventive measures or are purely reactive to manifest problems or part of a structural policy action, it is clear that over the time span considered, the Italian Government has increased its investment in supporting passive labour market policies (PLMPs), while scaling back ALMPs (Istat, 2018). Because of the economic downturn which

began in 2008, resources have been concentrated more on containing emergencies (workers in their mid-50s at risk of job loss; welcoming asylum seekers) than on creating new opportunities for the unemployed (especially young people). However, measures related to strengthening skills and training or the creation of early career paths are planned to support young people. Nonetheless, the lack of national policies reveals the high jeopardisation of measures addressing young people across the country with huge differences in opportunities from region to region.

Estonia has recently changed its attitude toward developing ALMPs (Bertolini et al, 2018). Indeed, the latest OECD report on Estonia shows ‘resources allocated to active labour market policies have increased in recent years, but remain one of the lowest among OECD countries. Around a half of that spending goes on the public employment service itself, which is double that of the EU average’ (OECD, 2018a: 88).

The severe financial and labour market crisis of the past decade has shaped the economic fabric of several European countries. Italy and Estonia fit in this scenario, whereas Germany remains an exceptional case with a low rate of unemployment and the highest level of expenditure on both ALMPs and PLMPs (OECD, 2018b, 2018c). Despite this, data on the lives of ‘emerging adults’ (Smith et al, 2011) and in particular those at risk of being marginalised reveal a darker side. There are huge differences across Germany and within the federal states (Bundesagentur für Arbeit, 2017) which deserve more attention. The other countries, unfortunately, reveal a more negative story. Becoming adult is ‘beset with real problems, in some cases troubling and even heartbreaking problems’ (Smith et al, 2011: 3). These include being unemployed, not being in education, employment, or training (NEET), and migration. Despite several institutional attempts, scars from the 2008–09 economic crisis have not fully healed in Italy due to the strong economic downturn. In Estonia, in contrast, efforts have been made to overcome the consequences of the recession (OECD, 2016). Nonetheless, negative consequences of changes in the labour market during the crisis fell disproportionately on youth, the poorly educated, and ethnic non-Estonians and non-Italians (Masso and Krillo, 2011; Ambrosini and Panichella, 2016). As in Italy, matching skills and jobs is becoming a growing concern in Estonia; there is no demand for the skills of the unemployed on the labour market, whereas the education system faces challenges in providing the right skills, thereby hampering the school-to-job transition. If Germany seems to stand outside this framework, the other two countries, from a glance at labour market characteristics, seem to share the following

characteristics: gender imbalance, significant territorial inequalities, labour market segmentation, precariousness, and mismatching skills.

Tackling youth unemployment still represents a crucial issue in the public debate in which the link between education, occupational skills, and on-the-job training emerges. However, as Hofäcker (2017: 15) has pointed out:

the socio-economic situation of youth not only depends on institutions that influence the mere occurrence and duration of labour market uncertainty, but also on how the welfare states treat such periods and ‘buffer’ negative socio-economic outcomes, e.g. through public benefits and transfers ... Earlier research has highlighted, that a developed system of unemployment insurance is able to reduce the negative effects of unemployment, which may be due to the immediate effect of public transfers. At the same time, generous unemployment benefits may allow individuals a longer job search period by which they can optimize their search results.

This is the German case, Italy is opposite, with Estonia resembling Italy more than Germany.

Nevertheless, several socio-economic indicators and qualitative research data reveal the consistency of informal support in all the chosen countries. If in Estonia and Italy this kind of support substitutes – or complements – the more limited public initiatives, in Germany it tries to moderate the impact of social origin on entering both the educational system and the labour market. Italy still represents the leading country in the Mediterranean welfare model in which parents continue to be the greatest resource in the transition to adulthood. Notwithstanding this, as recent research findings have pointed out, the effects of the economic downturn on families and severe cuts in financing public services are a common trend in several European countries, alongside an increasing mistrust in public institutions, mainly among young people. Taking into account social class and educational capital, it seems clear that those who have fewer cultural and economic resources have trouble finding the right way to ask for help, filling out applications to obtain formal support, and getting information on the latest policies and institutional procedures (OECD, 2018b). This is why, in all three countries, the youth–public institutions nexus is weakened, leaving room for other informal support based primarily on family, friends, and acquaintances.

Social support: types, sources, and functions

Evidence suggests that informal social support plays an important role in the precarious lives of young people in all three countries. Turning to the family, friends, and social networks in order to receive various forms of support proved to be a widespread experience among the young people interviewed, and it was one of the specific strategies they adopted in their efforts to cope with labour market exclusion and job insecurity. However, there were significant differences between the interviewees' experiences of receiving informal support in all three countries.

Solid family support characterised the Italian interviewees, confirming previous research highlighting that family solidarity is very important in Southern Europe (Bohnke, 2008; Majamaa, 2011). As mentioned, high rates of unemployment and precarious employment, low levels of social protection, and the very heavy impact of the 2008 economic crisis are factors that contributed to explaining the difficulties young people encountered in supporting themselves. Although the deterioration of living conditions as a result of the 2008–09 economic crises, as well as the welfare state crisis, has intensified the pressure on families by compromising their ability to redistribute resources for the benefit of their weakest members, family support still represents a key element in young Italians' survival strategies as they transition through the labour market. The vast majority of the interviewees referred to parents as the main, if not exclusive, source of support. Both their experiences and expectations relied mostly on the family of origin.

In Estonia, most of the interviewees in insecure job positions in the labour market used some form of informal social support, many of them combining it in a number of ways with various kinds of formal support and/or unofficial work. In the interviews, they mentioned their families of origin, but also partners and their families, friends, and acquaintances as support providers.

In Germany, although support received from parents featured in emergencies (such as illness), the family network as a source of support was less relevant in the interviewees' lives compared to interviewees in the other two countries. Moreover, whereas Italians rarely made reference to friends and acquaintances in the interviews, they were mentioned more often as sources of support in Estonia and in Germany.

It is interesting to investigate what kind of support this is and look at its characteristics. In all three countries, support was primarily material. In Italy and Estonia, it was primarily financial help and provision of housing that seemed to influence young people's options when dealing

with the consequences of labour market insecurity. Most of the young Italian women and men who participated in the interviews were unable to live independently or to maintain themselves financially on the income from their jobs. They still lived with their parents and relied on them for their day to day living expenses, wholly or partially, just like the majority of young people in Italy. This housing arrangement made it possible to make ends meet and to accumulate the kind of resources that provide a buffer against financial pressures as they navigate through the labour market. In Italy, they were not eligible to receive any kind of unemployment benefits, despite being unemployed. However, they turned to their parents for help, not only when they were unemployed but also when they were working. Moreover, as in many cases wages were not enough for them to live on, living with their parents allowed them to cover their basic needs, to invest in training and advanced education, and to cushion periods of unemployment, thereby freeing them from the demands of having to pay their own living expenses.

‘I think I’m quite comfortable to the extent that I can be independent and I do not run the risk of having to face emergency situations, at least in the short term [pause] despite the fact I’m twenty-eight, I do not suffer too much from the fact that I still live with my parents. Since I live with my parents, my housing expenses are almost non-existent [pause] except for my personal expenses, the small daily satisfactions, I can save money.’
(Dario, M, 28, HE, TE, IT)

‘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, M, 20, LE, TE, IT)

As Giacomo and Dario showed, cohabitation with parents was, for many, quite satisfactory. Family relationships were often described as quite good. Giulia did not receive money from her parents, but by the same token, she did not contribute to household expenses, and her mother did all the housework.

‘I’m fine at home with my mum because she cooks and washes and I don’t have to do all those things. I say that’s fine [pause] My mum has never asked me for money, but she has said “you do not give money but you put money aside, so I don’t have to help you, you do not help me with the household expenses.”’
(Giulia, F, 26, HE, TE, IT)

The expectation of receiving help from parents – mainly housing and economic support – was widespread among the Italian interviewees.

In a familial context such as Italy, young people felt bound by normative and cultural obligations of interdependence in family relationships. The Italian interviewees expected support from their parents, but in many cases, especially among the working class, they assumed that they were bound by reciprocity. To give an example, Camilla helped her parents by helping out with their medical expenses if she had the chance. Graziano's family helped him to cope with his unemployment. His parents paid him a few euros when he helped his father in his self-employed activity from time to time. Sometimes, they gave him a little pocket money. In addition to this, sometimes Graziano helped his parents out by paying for their expenses.

However, in Italy family seemed to lie at the centre of an apparent paradox. On the one hand, living in the parental home was a protective factor and it allowed young people to save money to cope with job insecurity and to build more stable pathways of integration into the labour market, despite their limited economic resources due to frequent episodes of unemployment and precarious and poorly paid jobs. On the other hand, it seemed to entail a dependence on their parents, and this weighed heavily on some interviewees. Erika, for example, stressed that she very much wanted to leave her mother's home and to live with her present boyfriend, but without a job, this was not possible:

'I wish I had my own home! I greatly wish this! To live with my boyfriend, to create a family, even only to cohabit without getting married; just me and him, not like we are doing now, that from time to time he comes to my mother's house and stays with us for some days, but we are not alone. We are in good company with my mother, but that is another thing.' (Erika, F, 29, LE, NEET, IT)

Informal financial support for Estonian interviewees depended on familial resources and young people's stage of transition to adulthood. Familial support ranged from being totally financially dependent on parents to receiving some money in case of need. Families with more resources could afford to pay children's study loans or even, in a few cases, a loan for an apartment.

'My mom reached her retirement now and continued working, she still works, and then she decided to pay back my study loan, because I actually couldn't imagine how I had managed that now

[pause] But my mom raised that €4,000 and paid the study loan off, it was for her conscience.’ (Mari, F, 29, HE, U, EE)

Disadvantaged families were only able to provide their children with small sums of money and not on a regular basis (for example, for special events such as children’s birthdays). The social class of the family also mattered: families with substantial resources tended to provide more economic support to their children to enable them to pursue higher education, whereas families with scarce resources struggled to support them beyond lower level secondary education. Some interviewees who were not receiving informal financial support at the time of the interview, had received support earlier in their lives and were certain that they would get support from their families in case of need (see also Reiska et al, 2018).

Only a few interviewees had attained financial and housing autonomy and could rely mainly on themselves. Jevgeny (M, 29, ME, NCJ, EE) exemplified such a path to adulthood. He did not know much about his father, and his mother had found it hard to manage her own life. Jevgeny had to start earning money to support himself when he was 15. He had acquaintances who had helped him in the past, but when asked where would he turn in the case of unemployment, Jevgeny answered “to myself”.

In Estonia, informal support in the form of co-residency depended on the youth’s stage of transition to adulthood. In the interviews, this type of support refers to those who were preparing for the transition to adulthood, especially to those aged between 18–22.

‘I have lived on my parents good will so to say, [laughs] so, my parents are starting to be fed up with me not working [laughs], but it is, mother’s love, father’s love are so big that they don’t want to kick their son out.’ (Peep, M, 25, LE, U, EE)

However, for some young adults, negative experiences in the labour market had forced them to resort to this type of support by going to live with their parents or with their partners’ parents (their ‘transition to adulthood’ had been interrupted). In sum, living separately from the family of origin in Estonia was often a sign of significant progress towards adulthood and less reliance on help from the family of origin.

Some interviewees (those who had ‘delayed adulthood’ by remaining in the parental home) contributed to the household budget, but only occasionally, depending on their income at the time. Estonian interviewees who lived separately from their parents tended not to

ask their parents for assistance with accommodation costs. Sharing housing costs with a partner (in one way or another) seemed to be a norm for interviewees, except for cases in which one of the partners had no income to contribute. At the time of the interview, only a few interviewees lived with friends and shared housing expenses. Overall, the lack of state policy to support housing autonomy brought about a wide range of strategies to gain and maintain housing autonomy, but almost all of these strategies presupposed the availability of informal support.

In Estonia, interviewees only turned to acquaintances or friends for material support when they were unable to access this help from their or their partners' families of origin. Like many Italian interviewees, some Estonian respondents also pointed out that their parents provided them not only shelter but also emotional support. Anna, for example, returned for a short time to her parents' home when labour market insecurity coincided with the breakdown of her engagement. The parental home represented what another interviewee called a 'mental refuge' – that is, a place to find emotional stability and think about how to proceed in life.

'Basically, I couldn't make sense of it all anymore so I decided to move back to my parents' home in the country for the summer [pause] Well, to put it briefly, the picture got too fuzzy. I felt that I can't manage it all anymore, well, alone.' (Anna, F, 29, HE, U, EE)

In all three countries, interviewees frequently mentioned emotional support in coping with their insecure position in the labour market, and also in coping with other negative events:

'My parents have always been present, that's been really helpful, they've really supported me a lot, they listened, they get me to talk, let it all out, it's a type of support that's always been there at home.' (Margherita, F, 24, ME, U, IT)

However, overall in Estonia, unlike in Italy, respondents who received informal social support mixed the help of different supporters. First, the family of origin, then partners and their families, friends, and acquaintances. It is interesting to note that the trust in informal support was so widespread: also the interviewees who found their jobs through the internet stated that (good) jobs were available only, or predominantly, through acquaintances.

Many Estonian interviewees reported that they had received informal help in the form of information sharing (for example, providing links to websites on the internet, 'inside' information on job offers in a company), advice (in filling out their curriculum vitae or application letters for jobs), references for jobs, or even being offered work in acquaintances' companies.

The experiences of the German respondents were to some extent similar to those of the Estonian respondents. Many of them talked about informal support received from several people, mostly family members such as parents and grandparents, but also from partners and friends. If most financial and emotional support seemed to be provided by the family of origin, other close social relations such as friends were more likely to provide companionship, informational support and a feeling of belonging:

'Relatives, acquaintances, friends. Those first people who simply help me get over the hurdles or something like that.' (Fabian, M, 22, ME, TE, DE)

In the German interviews, many mentioned advice on different areas of life (for example, assistance in filling in applications to the employment agency), support in job searches, establishing contacts with employers and firms, or in the application process (advice on writing job applications), and different favours in the form of financial and also emotional support. Whereas the Italian interviewees stressed the crucial role of parents for material and housing support, the repertoire of types of help received was more extensive in the interviews with young Germans and included informational and emotional support to improve their work situation and find a job or vocational training to help them stand on their own feet in the future.

In particular, an important issue that emerged in the German interviews was the sense of belonging provided by friends. Turning to these supportive relationships can be interpreted as young people's strategy for both achieving well-being in insecure situations and coping with the risk of social exclusion:

'Whenever I am outside and meet my friends, then mainly just to escape everything for somewhat an hour or two. To think about something else.' (Marc, M, 24, LE, U, DE)

In this regard, family members often supported emotionally, by giving advice, and materially by providing financial resources. The general

possibility for young adults to fall back on informal support is a protective factor; indeed due to this informal support they can cope with the financial insecurity or other dimensions of social exclusion:

‘Well [pause] yes, as naive as it sounds, but I think as soon as a problem occurs, I would give my mom a call or something like that [laughs] and say something like “What am I supposed to do?”’ (Lisa, F, 25, ME, U, DE)

In Germany as well, informal support turned out to be one of the decisive factors on the road to independence for many interviewees. Autonomy, on the one hand, and mainly informal support on the other, might seem to be two conflicting concepts. However, for all the countries examined, it emerged that informal support on the trajectory to complete autonomy was crucial for many young adults in insecure life situations. In other words, it seemed impossible for young people to cope emotionally with insertion into the labour market without informal support.

Informal and formal support

Whereas the Italian interviewees stressed the role of parents given the lack of formal support, in Germany and in Estonia, many young adults in the sample combined formal (such as unemployment benefits) and informal (including economic but also emotional) support to help them cope with their situations in times of job insecurity or unemployment.

Indeed, it appears clear – as several authors have already pointed out – that informal support plays a role even in those contexts (such as Germany) in which institutional and formal support are widespread. All the young people interviewed in Italy, Germany, and Estonia followed similar patterns when describing the resources and support they received from non-institutional actors. General themes were consistent across employment situation, family size, household composition, and area of residence. Although some differences were noted, as described in the following paragraphs, the types of resource and support that participants mentioned were similar across demographic categories, gender, and countries: from financial aid to housing, from sharing information to offering emotional support.

Moving along an ideal line from the lack of any relation with institutional support to combined use of both formal and informal resources, we can start explaining what happens when young people are only able to rely on informal support.

First of all, in the case of interviewees who had not yet started their independent lives, support provided by the family of origin was the most comprehensive and was accepted without question. Sometimes, on the other hand, informal support was only provided when there were clear and strong barriers to accessing social benefits, and young people did not meet the necessary criteria to access formal support. In this case, even if there was pressure to become autonomous according to the subjective mood that young people were in, parents' material support became necessary in order to have some pocket money.

Indeed, some of the Germans interviewees were simply too young to qualify for unemployment benefits. They were dependent on their parents, who have a legal obligation to take care of their children financially up to the age of 25 years if they are themselves employed and able to support them. Due to this, parents play a substitution role for the state. Young people under 25 only receive the full amount of unemployment benefit if they no longer live in their parents' household. If their parents are also unemployed, all young people up to 25 years who live in the parental home are included in the community of needs, and the parents receive formal support to cover the entire family. Hence, the younger individuals in the sample tended to receive informal monetary support from their parents, which came indirectly from the state if their parents were also unemployed.

For many young people, formal financial support (unemployment benefits) seemed to be the most important support when in a financially insecure life situation. For some, informal support served as a supplement, and in cases when no formal support was provided, informal support (especially financial) through one's own social network was essential.

In the German context, more than in the other two countries, informal support seemed necessary but was not altogether welcomed. For young people living in a social context in which moving out of their parents' home and becoming autonomous represented a key turning point towards adulthood, being in need of financial and emotional support was perceived negatively. In particular, those who were unemployed and received unemployment benefits reported that they were socially stigmatised – they felt 'guilty' and 'being considered as useless'. Support from their own family and social networks seemed to be less problematic and more normatively recognised in comparison to institutional support. However, informal support was not always perceived as good.

'I mean [pause] 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?” or stigmatised, something like that. You always get put into a category like that and [pause] that’s when I think that he just doesn’t know anything about it.’ (Katrin, F, 27, LE, U, DE)

In other words, in the German context difficulties in achieving an autonomous life were aggravated in some cases by a social context that blamed youth, who were not in control of their lives, for not knowing how to manage them:

‘Basically, I am ashamed of that.’ (Klaus, M, 29, ME, U, DE)

In Estonia, it is not necessary to lose a job to gain access to unemployment allowance: young people who have studied, or been on parental leave for at least 180 days during the last year, are also eligible to receive an unemployment allowance. A waiting period (two months) is applied for those who have just finished their studies and are entering the labour market for the first time. The payment of €150 per month (in 2016) is insufficient to manage financially if the young person aims to gain at least some economic autonomy. These conditions make a difference for those with or without informal support. Thus, for those who are still in the parental nest, an unemployment allowance is just additional pocket money, the waiting period is of no practical importance. But for young people who interrupted their studies to look for a job because of strained economic conditions in the parental home, getting an unemployment allowance without a waiting period is an essential precondition to make ends meet. They still need some additional income, but for them, taking up short-term work for additional income is felt to be too risky, because it is forbidden to work during the period the person receives an unemployment allowance, and they often opted for some undeclared work (see Reiska et al, 2018).

Young parents were one of the groups among Estonian interviewees for whom combining both formal and informal support was an essential strategy for coping with labour market uncertainty. For most young people, parenthood is the important marker of adulthood. For many of them, especially women, parenthood is also associated with a sharply increased risk of dependence (employers’ discrimination, need for informal practical help with babysitting, and so on). It is a period when all kinds of formal support are especially welcome, even though they are rarely adequate.

However, there is at least one other case in which young people refer only to informal support: when ‘going to services or asking for

them' was perceived as useless, a waste of time. It occurred especially when there was a high level of mistrust towards public services and the search for formal help was out of the question. As several interviewees stressed in Italy, there was widespread mistrust of institutions and their doings.¹ Discussing these services and social benefits meant collecting negative feelings towards public institutions that the interviewees may well have never visited: narratives based on word of mouth seemed to be most important.

In Estonia, attitudes towards the Unemployment Insurance Fund (UIF) differed greatly depending on the resources available to interviewees and their place of residence. Those with stronger informal support who lived in (bigger) towns were more critical towards UIF: for example, Aleksandr, who lived in the capital city of Estonia, did not believe in the possibility of finding a job through UIF, because the jobs offered there were those that "nobody wants".

'Such jobs, you go to the UIF and they send you straight to hell where nobody wants to work, where there are no conditions, where there is nothing. The UIF does not give you anything, it is all only on paper. They offer you this and that, but nobody wants to go there. There is no money and the work is awful. That's it, I think there is no point in going to the UIF at all.' (Aleksandr, M, 26, ME, NCJ, EE)

In contrast, those living in the countryside without informal support appreciated institutional support, particularly from the UIF. For example, Maili, a young mother who lived in the countryside, was very grateful:

'I have gotten a lot of help from the UIF. They referred me and helped me, recommended some courses for me and helped to find jobs [pause] So, they really helped me a lot, the UIF really helped me a lot.' (Maili, F, 18, LE, U parental leave, EE)

Moreover, in Estonia, criticism was related mainly to the range of available jobs and not towards the UIF as an institution as such. This criticism was not blind prejudice, but rather based on personal experience or the experience of friends.

However, several interviews showed how young people tried to manage a kind of patchwork of support. Intertwining welfare benefits with informal support required skill and a proactive attitude towards interactions with public services and institutions. Nevertheless, this

relationship was neither easy nor obvious. Interviewees in all three countries (only some in Estonia) identified the following crucial factors that negatively affected the relationship with the various welfare benefits: language barriers; limited knowledge of what policies supporting youth were available and to what extent they worked; stereotypes about the inefficacy of public services; and a lack of empathy between the older generation of employees and the younger generation of recipients.

However, thanks to advice obtained from their informal networks (both parents and friends), young people developed their skills in dealing with bureaucracy and cutting back their living costs. Resorting to welfare benefits or cutting their own spending could have a negative effect on their self-esteem and their perception of themselves as adults who are able to cope with current socio-economic challenges.

Conclusions

Findings show idiosyncrasies and common trends when discussing the extent to which young people manage different types of support. For many interviewees in Italy, staying with their parents was a natural strategy for coping with job insecurity and economic uncertainty; for others, it was a necessity. This result is consistent with the literature (Iacovu, 2010). Even today, paraphrasing Kohli et al (2010), cohabitation is the Southern European way of transferring resources from parents to children (Dystra, 2017): a widespread recourse to parents, mainly for housing and economic support, offsets weak institutional support.

In Estonia, combining different informal and formal sources of support and taking on undeclared work seems to be the most common coping strategy for young people. For certain groups of young people, it is parents, siblings, or relatives who are the first port of call, even for those who are 'either receiving unemployment allowance or had received it in the past' (Bertolini et al, 2018: 90). In this Baltic country, according to the young people interviewed, obtaining support from one's partner or parents was an essential requirement for coping with labour market insecurity, because state welfare support was not considered sufficient. Even those who managed on their own income still mentioned parents as a backup.

Although in Germany the formal support provided by the state is relevant, several respondents highlighted the crucial role played by informal support in their insecure life situations, one of the decisive factors on the road to independence for many. Besides formal state support in the form of unemployment benefits, informal support can be described as an additional and often necessary form of help. As in

the Estonian case, respondents in Germany reported receiving a wider spectrum of support and stressed the importance of information and emotional support in tandem with material support.

Therefore, despite the differences, a transversal trait emerges: informal support seemed to be an important protective factor and coping strategy for dealing with financial insecurities and the risk of social exclusion. However, even when formal support existed (in whatever form, ranging from training activities to improving skills to attending information sessions, from unpaid internships to following job-seeking guidelines), the help of parents, friends, and acquaintances remained necessary for those who had formed families of their own, as well as those who had left the parental household and were living alone or sharing. In all of these cases, the interplay between formal and informal support was essential, and in Estonia, undeclared work was also an important element. Interestingly, the importance of informal support in young people's lives did not just apply to the unemployed as many interviewees who experienced job insecurity such as temporary contracts or undeclared employment were unable to support themselves on their own earnings.

Two crucial issues emerged when discussing the role of informal support in relation to formal support – the availability of informal social support as a driver of inequality among young people, and the side effects of informal support on its recipients.

Concerning the link between informal support and inequalities, it is necessary to look at the parental household. Findings confirm that the economic and cultural background of the family and its capacity to provide support was a very important variable in young people's lives. Those who had a supportive and resourceful family did not feel themselves under economic strain: when their parents' financial resources were good, not only could they cover young people's personal expenses, but they could also help young people to save towards independence and make plans for the future. In contrast, interviewees with less supportive and resourceful families were forced to make sacrifices and live with self-imposed limitations. In fact, when the family of origin was affected by deprivation and material hardship and experienced low standards of living, young people's living conditions were strained by their very limited economic resources. Without a supportive family (financially, in kind by offering meals and a sofa to sleep on, and emotionally) or a dense and helpful social network, unemployment – and the subsequent lack of income – could represent a serious barrier to full participation in the community. Nonetheless, cohabitation with parents could also have a detrimental effect in that young people became dependent on their parents which could put

them at risk of social exclusion. Social class still plays a role. The parental economic situation was a key variable in the young people's perceptions of well-being and autonomy. Educational level was also very important: in all three countries, young people with a low level of education and a lack of skills faced greater difficulties in entering the labour market permanently and regularly, and they were particularly in need of financial support (in both Estonia and Italy, they were often pushed into undeclared work). In many cases, those with low levels of education tended to belong to more deprived families and social networks.

The second issue, the side effects of receiving help, explores young people's negative perceptions of being dependent on support. If informal social support is a protective factor, young people can perceive being dependent on other people as a heavy burden. Most explicitly in Germany and to a lesser extent in Estonia, respondents perceived a direct link between a low standard of living, unemployment or precarious employment, and the experience of social disqualification. In Italy, paradoxically the country in which the process of becoming autonomous seems to be never-ending, this link was not perceived so negatively. This did not emerge as an issue in the interviews, and the Italians seemed to cope with it without major concerns and impact on their self-esteem. Finally, another transversal trait deals with the role played by associations and non-governmental organisations in all the three countries. Their activities appear as a hidden support in the Estonian and Italian samples, because young people don't distinguish between private and public organisations.

In the German case, in contrast, their presence emerged as contact with social workers from different institutions (advice, support, writing CVs). This is another transversal trait. In the internet age, with a maximum availability of information along with off- and online resources to activate in order to receive support, the closest ties seem to be the unique solutions for overcoming problems, dealing with the uncertainty of life, facing difficulties in saving, and dealing with troubles on a psychological level. This is not just the case in a familial country such as Italy. It is also the case in Estonia and Germany.

Note

¹ The latest OECD report (2018c) on Italy continues to confirm this attitude.

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