



**Young adults in insecure labour  
market positions in Germany**  
**The results from a qualitative study**

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

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Responsibility for all conclusions drawn from the data lies entirely with the authors.



## Table of contents

Table of contents .....	3
Preface .....	4
<b>Section 1 – Institutional context .....</b>	<b>5</b>
1. National Labour Market .....	5
2. Situation for youth on the German labour market .....	7
3. Active and Passive Labour Market Policies.....	8
4. Family policies .....	9
5. Autonomy policies.....	10
6. Educational system.....	12
<b>Section 2 – Methodology .....</b>	<b>14</b>
1. National sampling strategy and overview of the German sample .....	14
2. Interviews’ implementation process.....	17
3. Analytic procedure .....	19
<b>Section 3 – Results .....</b>	<b>20</b>
<b>Part a) Interviewees’ educational and working trajectories and subjective perception of job insecurity .....</b>	<b>20</b>
1. Brief overview of the German sample .....	20
2. Interviewees’ educational and working trajectories .....	20
3. Meanings of work and the perception of job insecurity .....	23
4. Coping strategies.....	28
5. Conclusions .....	31
<b>Part b) Autonomy.....</b>	<b>32</b>
1. Housing autonomy.....	32
2. Economic autonomy .....	38
3. Psychological autonomy.....	46
4. Autonomy and social exclusion .....	52
5. Autonomy and policies perceptions in youth voices.....	55
6. Autonomy and policies suggestions .....	59
7. Conclusions .....	60
<b>Part c) Well-being and health .....</b>	<b>62</b>
1. Self-perception of well-being and health status.....	62
2. Risk factors to well-being and health.....	68
3. Coping strategies for well-being and health .....	78
4. Conclusions .....	81
<b>Part d) Socio-economic consequences .....</b>	<b>82</b>
1. Economic consequences of unemployment, precarious and temporary employment, or labour market exclusion.....	83
2. Social consequences of unemployment, precarious and temporary employment or labour market exclusion.....	88
3. Coping strategies and policies perception.....	93
4. Conclusions .....	101
<b>Part e) Social exclusion .....</b>	<b>103</b>
1. A brief account on the national context .....	103
2. A Brief description of the German sample and procedure .....	104
3. Results/Typology .....	105
4. Summary and concluding remarks .....	119
<b>Part f) The voice of youth about policies in Germany .....</b>	<b>121</b>
References.....	126
Annex 1 German sample overview.....	133



## Preface

The aim of this Working Paper is to provide an overview of the German results of the qualitative research conducted in the course of the EXCEPT project. The focus of the project's qualitative part has been set on young adults' experiences with labour market insecurities and exclusion as well as on their risk of social exclusion. Special attention is paid to the voice of vulnerable groups of young people to gain a better understanding about their individual situations and the ways they try to cope with such situations.

This Working Paper is divided into three sections. Section 1 serves as an introduction, provides an insight into the German institutional context, and demonstrates the situation of young adults in the German labour market and educational system while, additionally, highlighting different policies.

Section 2 of this Working Paper is the methodological portion and elucidates the research process, differentiated into various subchapters, to show the sampling strategy, interview implementation process, and give a short description of the analytic procedure used for the national reports.

The third section presents the results of the thematic interview analyses and, therefore, consists of separated subsections a), b), c), d), e), and f). These subsections are mainly compositions of the unpublished thematic national reports which followed the general guidelines of the project and show appropriate findings for the specific topics of the project.

Part a) concerns itself with the thematic results regarding youth's educational and working experiences, including the individual meanings of work and perceptions of job insecurities.

Part b) focuses on the young adults' autonomy, how they perceive their situation, their current state, and understand this concept of autonomy. The analyses differentiate between housing, economic and psychological autonomy and, regarding this, point out young adults' strategies to reach the state of autonomy or, more specifically, a feeling or perception of autonomy. It also refers to policies and the context of social exclusion.

Part c) shows results addressing the participants' perceptions of their health and well-being in the context of unemployment and job insecurity. It provides a discussion of the appearing risk factors on the micro, meso, and macro level as well as existing coping strategies.

Part d) discusses the socio-economic consequences of unemployment and precarious employment for the participants. It specifically focuses on their coping strategies while considering the meanings and perceptions of policies in the context of this issue.

Part e) presents a meta-analysis of the qualitative data. It includes the different issues and dimensions of social exclusion, especially: educational and working pathways; formal and informal support; autonomy and well-being, to reach an overview of young adults' risk of social exclusion. Starting with a brief account of the national context and the analytic procedure, a typology of youth follows showing *high risk*, *increased risk* and *low or no risk of social exclusion*.

Part f) strives to briefly summarize youth's voices and perceptions about policies in the context of unemployment in Germany.



## Section 1 – Institutional context

The author of this section is Prof. Dr. Dirk Hofäcker of the University of Duisburg-Essen

### 1. National Labour Market

#### General situation on the German labour market

Throughout the last decades, the **overall structure and the performance** of the German labour market have changed considerably. Up until the mid-2000s, there has been a long-term increase in unemployment, though with cyclical variations, while employment largely stagnated (Statistisches Bundesamt 2016a, Knuth 2014, Knuth and Kaps 2014). However, since the mid-2000s, a general turnaround in employment and unemployment could be observed, occasionally even referred to as a German “economic miracle” (“*Beschäftigungswunder*”, Knuth and Kaps 2014). Within a period of one decade, the employment rate rose from 69 percent in 2005 to 82 percent in 2014, with particularly women’s employment rising steeply (from 63 to 73 percent; Statistisches Bundesamt 2016a). Furthermore, while many European countries experienced a decrease in employment following the 2008 financial crisis, the upward trend remained stable in Germany across age groups and genders. Even nowadays, economic forecasts expect further labour market improvements for the years to come (Fuchs et al. 2017, Gehrke and Weber 2017).

Various factors have been made responsible for the described labour market recovery (see Statistisches Bundesamt 2016a):

- Success was often attributed to recent labour market policies, particularly the flexibilisation and deregulation implemented through the so-called ‘Hartz reforms’ (see section 2 below), even though the effect of these reforms for labour market changes remains contested (e.g. Knuth 2016, Knuth and Kaps 2014).
- Furthermore, the described upward trend occurred throughout an economically stable period, which promoted successful labour market matching processes.
- Women’s employment in Germany has been constantly rising throughout the last decade, increasingly fostered by explicit work-family-reconciliation policies (see section 3 below). At the same time, older workers’ employment was also fostered through pension and labour market reforms (see for example Ebbinghaus and Hofäcker 2013, Hess 2016).
- Rising employment was also driven by the more general transformation of the German economy towards a service and knowledge society.

Despite the general upswing, underemployment remains a problem on the German labour market. By the year 2014, almost three million employees in Germany desired higher working hours, while around one billion could be characterised as “hidden reserve” (Statistisches Bundesamt 2016a: 14). Furthermore, despite the overall high employment rate, the German labour market appears to be only moderately dynamic with just an average share of new hires in European comparison (Statistisches Bundesamt 2016a: 32).



With a rate of only around five percent in 2014, **unemployment** in Germany more than halved from around 12 percent in 2005 within a ten-year-time span (Statistisches Bundesamt 2016a: 32). Notably, throughout this period, unemployment also largely decoupled from the overall economic cycle after cyclical increases in the decades before (Knuth 2014). Yet, if it occurs, unemployment still is of relatively long duration, given that almost half (44%) of the unemployed remain in this state for at least 12 months (Statistisches Bundesamt 2016a: 10, Hohmeyer and Lietzmann 2016). Furthermore, unemployment risks still differ considerably by education, with those with lower education displaying an unemployment rate of almost 10 percent while that of the higher-educated lies only at 2,8 percent (Statistisches Bundesamt 2016a: 10, Hohmeyer and Lietzmann 2016).

**Atypical employment** forms have spread within the German labour market, particularly among young labour market entrants (see also section below). Yet, despite continuous decreases, the “normal employment contract” (Mückenberger 1989), based on continuous full-time employment, remains the dominant form of employment, still covering the majority of German employees.

*Fixed-term employment* has spread particularly among the younger population, accounting for almost half of all employment relationships among the 15-24 year olds; while it makes up only around one tenth of the overall population, a share that has remained largely constant recently (Statistisches Bundesamt 2016a: 52-54).

A notable feature has also been the rise in so-called “*mini-jobs*”, i.e. employment contracts for a salary of up to 450 Euros per months, which are exempted from social insurance contributions. Following their introduction in 2003 up to 2005, the share of such jobs has risen sharply but has remained rather constant since then (Knuth and Kaps 2014). If used as the only form of employment, mini-jobs promote the risk of low income in the short run, and low social security in the long run. Yet, detailed analyses of mini-job holders have shown that in a considerable number of cases, mini-jobs are used as second jobs or temporary bridges to earn income in times of non-employment (e.g. when studying or being a homemaker; see Bäcker and Neuffer 2012).

The share of *subcontracted work* in Germany has grown from less than one percent in the mid-1990s to around three percent in 2016, among which men make up the lion's share. Despite its relatively low incidence as compared to other atypical work forms, such contracts are often disadvantageous, given that subcontracted workers often earn less, feel less integrated into society and are often faced with the risk to fall back into unemployment (Gundert and Hohendanner 2011; BA 2017).

**Wages** in Germany have only risen moderately since the turn of the millennium (Knuth 2016). In 2015, following a large public and political debate, Germany initially introduced a minimum **wage** of 8,50 Euros (lifted to 8,87 Euros in 2017) to combat low-wage employment that had spread considerably among the German labour market (Knuth 2014, 2016, Kalina and Weinkopf 2013). Even though the effects of the reform are too early to judge, available evidence suggests that the new regulation was appreciated well by both employers and employees and did not have negative effects on job growth. Minimum wages also, have led to a reduction in lower-paid mini-jobs. Yet, poverty rates were only reduced moderately (Knuth 2016).



## 2. Situation for youth on the German labour market

The labour market situation of youth in Germany is comparatively favourable. Following the labour market reforms of the mid-2000s, youth **unemployment** halved from more than 12 percent until 2012 (iab 2013). Nowadays, Germany exhibits the lowest rate of youth unemployment, with around seven percent (Statistisches Bundesamt 2016, Rokicka et al. 2015). Youth unemployment differs considerably between regions, with rates being twice as high in the East than in the West of Germany (BMAS 2014). The underlying regional difference in job opportunities is one of the reasons while in previous decades, there has been a notable outmigration of qualified young people from the East to the West of Germany, thereby enlarging regional labour market cleavages (e.g. Maretzke 2009). Furthermore, unemployment is more often found among young German men than among women (BMAS 2014).

In contrast to older employees, the labour market situation of youth appears to be more dynamic. On the one hand, youth display shorter waiting times before finding a job and youth unemployment thus often is less persistent. On the one hand, youth are often more vulnerable to cyclical labour market shifts, given their more flexible contract forms. Throughout the recession of 2008/2009, youth unemployment reacted more sensibly, reflected in an increase of around 2 percentage points from less than seven to more than eight percent. Yet, in the following years, the unemployment rate continued to fall again (iab 2013).

Various factors can be held responsible for the overall exceptionally positive labour market performance of German youth:

- Without doubt, youth profited from the generally positive development of the German labour market and economy as a whole.
- Furthermore, the time that youth on average spend in education and training has increased considerably, as youth increasingly aspire higher levels of education (Statistisches Bundesamt 2016a).
- A large part of the positive performance of youth on the German labour market has also been attributed to the German system of education and training. The education system is highly standardized so that educational certificates entail a high signalling value on the labour market and allow for appropriate job placement (Allmendinger 1989, Müller and Shavit 1998). Vocational training takes place within the so-called dual system where theoretical learning in schools is combined with practical experience at the workplace. This system has allowed youth to enter smoothly from training contracts into employment, (Blossfeld and Stockmann 1999).

A considerable share of young Germans enter the labour market via **fixed-term employment**, which accounts for more than half of all employment among the 15-24 year olds, most of them in a contract of less than three years (Statistisches Bundesamt 2016a: 22). This high share reflects the German strategy of “flexibilisation at the margins” where employment was selectively flexibilised for labour market entrants and older workers, while the security of mid-career workers was left largely untouched (Buchholz 2008). There has been a vivid discussion on whether such flexible work contracts entail a permanent exclusion of youth from the core labour market or act as “bridges” or “stepping stones” into safe employment (see Scherer 2004, Gash 2008, Hofäcker 2017). Results are mixed, yet it seems as if particularly higher educated



workers are able to use fixed-term employment as an extended probation period in order to later enter safe employment (Schmelzer et al. 2015).

Young people are among the main users of the so-called “**mini-jobs**” (see previous section). Yet, most of them use these types of jobs as a means to earn an additional income during their study time. For most of them, mini-jobs thus remain a temporary solution rather than becoming permanent phenomenon (Bäcker and Neuffer 2012).

### 3. Active and Passive Labour Market Policies

The **traditional German labor market policy** approach until the 1990s had a strong passive focus, being “predominantly transfer-oriented, seeking to maintain the former living standard of the unemployed” (Stiller and van Gerven 2012: 125). Three different benefit systems were installed to ensure this aim: Given that contributions to the system were previously made, the regular “unemployment insurance” (“*Arbeitslosengeld*”) provided temporarily limited benefits to individuals once becoming unemployed. When unemployment benefits expired, individuals received support through the “unemployment assistance” program (“*Arbeitslosenhilfe*”) which was an individualized indefinite payment, accounting for around half of the income from previous employment. As access was restricted to those having been unemployed for at least one year, this programme primarily aimed at the long-term unemployed. If individuals were eligible neither to unemployment insurance nor to unemployment assistance (e.g. due to a lack of previous contributions to the programme), they had the option to receive social assistance payment (“*Sozialhilfe*”) which was need-based and aimed to ensure a minimum standard of living (Statistische Ämter 2008).

This predominantly passive approach to labour market policies changed when the so called “**Hartz reforms**” were implemented between 2012 and 2015. This package of different reforms meant a through re-orientation towards an activation paradigm in various respects (see Knuth and Kaps 2014).

- It included the re-orientation of former employment offices towards the principles of a managerial bureaucracy.
- The previous social assistance and employment assistance programmes were merged into the new “secondary unemployment insurance” scheme.
- Eligibility to (secondary) unemployment insurance benefits were tightened through the shortening of durations of receipt and stricter job search requirements and availability conditions.
- A partial deregulation of employment was implemented, among others by restricting dismissal protection to firms with at least 10 employees and the deregulation of subcontracted work.

These measures were supplemented by various programmes aiming at improving employability and job placement, such as the promotion of vocational and further training, direct job creation subsidies and counselling both for the unemployed and for employers (see Eichhorst et al. 2015).

The Hartz reforms undoubtedly contributed to the German „employment miracle“ (see previous sections). Yet, their success needs to be seen in the light of generally rising employment rates among previously marginalised groups (women, older workers).



Furthermore, activation of the long-term unemployed, a traditional problem group of the German labour market, remained below expectations (Knuth and Kaps 2014).

Out of the around 1.5 million Euros invested in ALMP measures (as per 2013), only a considerably low share of around 300.000 Euros is invested for youth (Eichhorst et al. 2015). In fact, the number of **programmes specifically targeted at youth** is modest and youth are also expected to participate in general labour market programmes. This less targeted focus is understandable, given the low incidence of unemployment among young people in Germany (see the previous section). Existing measures often are geared at improving the situation of youth that do not adequately attain school certificates or do not successfully make the transition from education to employment. Eichhorst and colleagues vividly highlight this situation when stating that “the general favorable situation on the German labor market enables policy makers to focus more on rather specific subgroups, like disadvantaged or potential academics, instead of youth in general” (Eichhorst et al. 2015: 4).

#### 4. Family policies

Family policies in Germany have long been oriented at a classical “male breadwinner” ideology (Lewis and Ostner 1994). Transfers to families with children were moderately generous while particularly the tax system still promoted a male breadwinner model through a household taxation mechanism (“*Ehegattensplitting*”). At the same time, out-of-home care for toddlers was underdeveloped while generous and long leave schemes encouraged women to remain at the home (Hofäcker 2004). German policies thus were diagnosed to exhibit a “modernization deficit”, given that support for working mother was not sufficiently provided (Gottschall and Bird 2003: 131).

Since the millennium turn, however, Germany experienced “a significant turnabout in its family policy paradigm” (Fagnani 2012: 509), as particularly early childhood education and care was strengthened and reforms of leave schemes promoted early labour market re-entry of women and a more equal sharing of family and household duties between partners. Current German policies thus have shifted from an implicit familialism to explicitly promoting de-familialisation (Leitner et al. 2008).

By the year 2014, Germany invested a total of 128.49 million Euros into around 150 measures (BMFSFJ 2014a: 70). A review of family policy measures (BMFSFJ 2014b) revealed that particularly work-family-reconciliation measures are of major importance in both promoting employment and avoiding economic hardship. In line with these findings, key aims of current policies are the further increase in day care for children, the promotion of part-time work in early parenthood and the promotion of work-family-reconciliation for lone parents (Deutscher Bundestag 2016).

Main family policy instruments in Germany include the following:

- Each family with children receives a monthly **child benefit** of 190€ for the first child, 196€ for the second child and 221€ for every additional child. Benefits are normally paid until age 18, but can be extended in case of unemployment (until age 21) or education and training (until age 25) (Deutscher Bundestag 2016), reflecting a longer assumed dependency of children on their parents (Leitner et al. 2008). Particularly higher earning families alternatively can claim a **tax abatement** for dependent children (Leitner et al. 2008).



- There are also specific **supplementary benefits for low wage earners** (i.e. earning less than 900€ monthly) that are intended to supplement child benefits (“*Kinderzuschlag*”) and make up a surplus of 160€ per month and child (Deutscher Bundestag 2016). The aim of this benefit is to provide employment incentives and fight poverty (Leitner et al. 2008). Recipients of supplementary benefits or unemployment benefits are also entitled to monetary or in-kind benefits to purchase school supplies, afford transportation and to participate in joint activities, such as school trips (Deutscher Bundestag 2016).
- **Lone parents** can claim supplementary benefits in case of low income (less than 600 Euro). In addition, they are supported through child support payments in case of insufficient payments of alimony by the other parent (Deutscher Bundestag 2016).
- There exist various leave schemes in Germany. Each woman is entitled to a **maternity leave** of six weeks before and eight weeks after childbirth. During this period, employed women are not allowed to work and receive a benefit of up to 13 Euros per day, potentially topped up by the employer (Deutscher Bundestag 2016). Following maternity leave, parents are entitled to draw **parental leave** in order to care for small children. Before 2005, this leave – which was referred to as “child-raising allowance” (“*Erziehungsgeld*”) – allowed one parent to take leave of up to three years while working at most 19 hours per week. Recent reforms created the new “*Elterngeld*” (parental allowance) scheme, based on a reduction of the overall leave duration to 14 months, yet enabling both partners to share the leave. Two of these months can be exclusively taken by fathers in order to encourage their involvement in care and household tasks. Leaves are reimbursed with a rate of 65-67% of previous earning, with a minimum of 300€ and a maximum of 1.800 €. Currently, the parental leave scheme is extended to the so-called “*Elterngeld plus*”, which grants 50% of parents for the double amount of months (plus four extra month to fathers) if both parents work up to 30 hours per month. Finally, parents are entitled to a paid **leave** of ten days to **care for a sick child**.
- One of the most fundamental changes in German family policy in the 2000s has been the expansion of institutionalized **childcare**, particularly for children under the age of three (coverage among pre-school children has already been universal since the late-1990s, see Fagnani 2012). While initially, mothers were assumed to work at home during early childhood (Leitner et al. 2008); young parents are now formally entitled to childcare at these ages. Actual take-up rates vary largely between the East and the West of Germany, with slightly more than a fourth (28.1%) of 0-2 year olds in care institutions in West Germany and more than half (51,8%) in the East (Statistisches Bundesamt 2016a). Part of this still substantial East-West difference may be explained by still prevalent conservative child-rearing norms in the West where out-of-home care for toddlers is still met with reservations (Fagnani 2012).

## 5. Autonomy policies

### Housing

In European comparison, Germany exhibits a low rate of **home ownership**. While on average, around 60 percent of EU citizens have an own house or apartment, this



applies to only around 45% of Germans. Differences between the East and the West loom large, with almost 50% owning their home in the West, but only some 35% in the East (Kaltenbrunner and Waltersbacher 2014). A clearly higher share of Germans would like to own their houses. The reasons for not putting that wish into practice are multifaceted, ranging from the lack of capital resources, the fear of high financial burdens through credits to a comparatively well-organised rental market, offering decent rental housing at affordable prices. Particularly youth additionally see home ownership as a mobility barrier, given that it binds one geographically, while an increasingly flexibilised labour market increasingly requires geographic mobility (Kaltenbrunner and Waltersbacher 2014).

**Social housing** has a long tradition in Germany, ranging back to the post-war period, where cheap and affordable housing was urgently needed. Policy makers thus decided to subsidize housing companies as well as non-profit organisations to build such housing and offer it at affordable prices. The programme had its height between the 1950s and 1970s, and also had a short boost throughout the German reunification. In more recent years, it was phased out and abolished in 2002, assuming that the housing market was sufficiently developed. Yet, the “housing promotion law”, which replaced the social housing programme, still allows the targeted refurbishing of single houses or quarters of cities (Egner 2011).

Low income households who cannot afford housing by themselves are eligible to **housing benefits** (“*Wohngeld*”). It may also be paid to individuals in regions with high housing prices or to households with a large demand of space (e.g. large families) (Egner 2011). In 2015, 460.000 households received housing benefits, making up 1.4 percent of all private households. Again, there are notable differences between regions, with somewhat higher take-up rates in the East (Statistisches Bundesamt 2016b).

To those planning to buy an own home, public support is provided through **home ownership subsidies**. Until the mid-1990s those who intended to buy own housing received a significant tax relief, which was subsequently replaced by direct allowances plus an additional yearly surplus per child. While the programme was initially targeted at the middle class, it was used primarily by higher-income households (Egner 2011).

### Support in Education

Another major policy program to promote the autonomy of young Germans is the **Federal Law on Support in Education (BAföG)**. Both school as well as university students aged 30 years or lower can apply for public funding for first-time training or education in schools, academies colleges or universities resp. universities of applied sciences. Transfers are intended to cover basic expenses during studying and to allow students from families that normally could not afford it to start and complete longer education and training. Benefits are granted after testing for own income and life circumstances as well as parental background. Since 2015, transfers are paid at a maximum of 735 Euros per month (BMBF 2017). However, only around 50 percent of all applicants receive the full funding, the average transfer amounts to 421 Euro (for school students) and 448 Euro (University students; Statistisches Bundesamt 2016c). A child surplus can be paid to applicants with children, amounting to 130 Euro per months. Furthermore, age limits for application can be flexibilised for young parents (BMBF 2017).

For school students, BAföG is paid as an allowance while for university students, half of the benefits is paid as an allowance and the other half of it is paid as an interest-free



loan, to be paid back afterwards (BMBF 2017). For University students, BAföG thus may imply a considerable financial liability after completing education.

By the year 2015, around 870.00 young Germans received BAföG, out of which the majority (611.000) were students. The program required investments of around three million Euro per capita from the central government (Statistisches Bundesamt 2016c).

## 6. Educational system

The German educational system consists of four different levels (see KMK 2015):

- Elementary **early childhood education and care** takes place in public or private kindergartens where children stay until reaching the schooling age of six years. Attending a kindergarten is voluntary even though the vast majority of children aged 3-5 years is enrolled in some sort of institutionalized care (Statistisches Bundesamt 2017a).
- Reaching the age of six, children spend four years in universal **primary schools**. Special schools are available for pupils with special educational requirements.
- When finishing primary school – usually at the age of 10 – pupils are sorted into different educational tracks at the **secondary school** level. The “*Gymnasium*” represents the general academic track based on seven years of further schooling. Successful completion of the final exams (“Abitur”) allows to pursue university studies afterwards (in some subjects, depending on the grade average). The “*Realschule*” represented a shorter (five year) “middle school” which mostly qualified for further vocational training. The “*Hauptschule*” led to a lower secondary degree after a period of four years. Students are assigned to the different schooling tracks based on school recommendations and consultations with parents. Among the population aged 25-30 in 2015, almost half have achieved a higher secondary degree, 29% featured a middle school degree and the remaining 22 percent had a lower secondary or even lower degree (Statistisches Bundesamt 2017b: 39). Given increasing labour market discrimination against those with a lower secondary degree, educational reforms have started to transform the three-tiered system described above into a two-tiered model with an academic and a non-academic track (European Commission 2015).
- **Tertiary education** takes place at universities or universities of applied sciences. Throughout recent years, following the Bologna process, Germany has almost full adopted Bachelor and Master studies across academic disciplines. As per now, around 2.8 million individuals are enrolled as students in German universities (Statistisches Bundesamt 2016d). By 2014, around 31.4 percent of young people aged 30-34 had attained tertiary degree, a figure that slightly remains below the European average (European Commission 2015).

In sum, the German system of education and training is based on a system of “early tracking” after primary school where children are sorted into different educational tracks with specific profiles. Secondary school tracks are completed with certificates that are largely standardized and broadly comparable across regions. The positive side of the German system of early stratification and high standardisation in education



(Allmendinger 1989) is that once completing school, students receive certificates with differentiated and clear information about their educational profile. The high signalling value of such certificates significantly has facilitated the entry into employment or further training for German youth. The flipside of the system is that students who do not attain educational degrees (or only lower secondary degrees) are often faced with strong and long-lasting difficulties on the labour and the training market.

The German system of **vocational training** is based on the so-called “dual system”. Students receive theoretical training in vocational schools, but simultaneously are educated practically in training companies. As in the educational system, vocational training is completed with highly standardized certificates, differentiating between a large number of specific occupations. Both the combination of theoretical training and on the job learning as well as the high degree of standardisation have allowed young graduates a ‘smooth entry’ into employment (Blossfeld and Stockmann 1998/99).

The German educational system as well as the system of vocational training thus have contributed significantly to a favourable situation of youth (see section 1). Nonetheless, not all are able to benefit from the educational system and there remain particular **problem groups** within the German labour market:

- Despite within-group variations, *migrants* – and in particular first-generation migrants – are often disadvantaged in the educational system. They less often attend early childhood education and care, participate significantly less in higher secondary education and also are less successful in obtaining an apprenticeship in the vocational training system (Authoring Group Educational Reporting 2016, Burkert and Seibert 2007, European Commission 2015).
- Cleavages in access to vocational training can also be observed with regard to *initial educational degrees*. Particularly lower educated find it hard to find an apprenticeship place (Authoring Group Educational Reporting 2016).
- Differences both in access to vocational training as well as in employment chances after training can be observed between *East and West Germany*, with those placed in the Eastern federal states having significantly lower chances (Authoring Group Educational Reporting 2016).



## Section 2 – Methodology

In this section of the Working Paper, the general methodological aspects of the EXCEPT research project will be presented. In particular, the following chapters provide insight into the German approach concerning the sampling procedure, the final sampling, and the interview recruiting procedure. In the last part, a short description of the analytic procedure is given.

### 1. National sampling strategy and overview of the German sample

This section contains the national German sampling strategy, considering the specified criteria indicated in deliverable D3.1 (unpublished) of the project. A purposeful sampling was used (e.g. Patton 2009) to include selected participants consistent to the aim of the research. Additionally, due to the importance of having rich information concerning youth in the context of social exclusion, the focus was on the identified risk groups (see Rokicka et al. 2015), referring to the EXCEPT project's mixed methods approach. Altogether, the sampling procedure was theory driven and criterion based with a dynamic approach to ensure that the necessary information needed for the research process to explore and investigate important issues about the social exclusion of youth was collected. The data collection process, as well as the general handling of the collected data, followed ethical standards at all the times. During the implementation process the procedure was adjusted concerning the considered feasibility, the practicability, and the saturation point. Aside from the intensity sampling which was used an additional aim was to implement the interviews with a variety in each case, to cover a high proportion of characteristics and close gaps in knowledge (e.g. Patton 2009).

As determined in deliverable D.3.1 (unpublished) common socio-demographic criteria such as *gender, age, occupational status, educational level, and legal status/migrant status* have been taken into account in the sampling process. Concerning the *sample size*, 40 semi-structured interviews were implemented, and half of the sample was composed of *young adults involved in policies* as it is defined in project deliverable D3.1 (unpublished). Moreover, specific geographic issues have been considered. Table 1 (see next page) gives an overview of the final composition of the sample by different characteristics.



**Table 1 – German final sampling**

<b>Gender*</b>	20 women						20 men					
<b>Age*</b>	12 (age 18-24)			8 (age 25-30)			11 (age 18-24)			9 (age 25-30)		
<b>Occ. Status*</b>	2 temp.	10 unempl.	0 NEET	3 temp.	4 unempl.	1 sec. job	1 temp.	8 unempl.	2 NEET	1 temp.	8 unempl.	0 NEET
<b>Geogr. context</b>	20 youth living in German federal states with higher unemployment rates 20 youth living in German federal states with lower unemployment rates											
<b>Education</b>	22 ISCED 0-2 13 ISCED 3-4 5 ISCED 5-6											
<b>Legal status</b>	9 migrant background											

For the total sample, *20 young men and 20 young women* were selected. All interviewees are *between the ages of 18 to 30 years*. Two age groups with persons aged 18-24 years and persons aged 25-30 years were built.

Relating the national specific *risk groups* (see Rokicka et al. 2015), we specified young adults with one or more of the following characteristics: lower secondary education, without apprenticeship/vocational training, having experienced unemployment, and belonging to an immigrant group. Persons with these characteristics have a higher risk of experiencing different forms of deprivations and insecurities up to social exclusion.

An important factor, which was taken into consideration during the recruiting process, is the *occupational status* of the participants. The biggest factor of insecurity is unemployment (Rokicka et al. 2015). Concerning this matter, we decided to set, for the majority of the cases, the minimum length of the unemployment phase to six months to avoid conducting too many interviews with young adults who are only in a period of frictional unemployment. However, in some special cases, we decided to conduct interviews with individuals with shorter unemployment periods so as not to miss relevant information related to the individual unemployment phases of young people. Moreover, we included young people who have experienced unemployment or other insecure employment in the past instead of simply ignoring these because their current unemployment spell is shorter than six months. In addition, we tried to include NEET persons because they are a relevant group for our research since not being in education, employment or training, and not planning to work or look for a job is a high-risk factor for social exclusion. Temporary work can also be a factor contributing to insecurity as a result of the associated high risk of job loss, prospective unemployment, lower wages, missing opportunities to plan the future and so on. However, a completed vocational training/apprenticeship, e.g. dual training, is, in fact, an important component in avoiding unemployment in Germany and gaining a foothold into the labour market (Blossfeld and Stockmann 1998/1999). In this context, we planned to additionally include temporary workers in our sample to better understand the situation of youth. Specifically, temporary workers are persons with a fixed-term contract (for example, temporary agency work, seasonal work, apprenticeship, etc.)



Regarding the *education level*, young people with lower secondary education are the most important group to implement interviews with because of their high risk of unemployment (Rokicka et al. 2015). We therefore oversampled this group. However, other groups are also essential because unemployment occurs in those groups too and we are, of course, interested in the specific coping strategies of affected youth. The aim was to recruit young people with lower secondary education ISCED 0-2, with upper secondary education ISCED 3-4 and with tertiary education ISCED 5-6.

Another aspect we took into consideration was the *legal status* in the host country. In this context we included immigrant groups in our sample, for example young adults with migrant background and refugees. Especially for the German context it is especially crucial to additionally take immigrant groups into account since in Germany more than one third of the registered unemployed have migrant backgrounds (Bundesagentur für Arbeit 2014).

Regarding the *geographical context*, we took into account differentiation based on contrasts between the German federal states. This special German geographical context is justified in structural differences, in particular the dissimilar unemployment rates which reflect relevant rifts and inequalities. For example, in 2015 the general unemployment rates in the German states of North Rhine-Westphalia (8.0%), Saxony (8.2%), and Saxony-Anhalt (10.2%) were more than twice as high as in Bavaria (3.6%) and in Baden-Wuerttemberg (3.8%) (Bundesagentur für Arbeit 2015). Additionally, other statistical and structural factors like employment rate, poverty risk, youth unemployment rate and the share with migrant background are also reasons for our decision (e.g. Bundesagentur für Arbeit 2015, Bundesagentur für Arbeit 2014, Statistisches Bundesamt 2014, Statistisches Bundesamt 2013). Youth unemployment differs between regions, for example, and shows rates appx. twice as high in some regions in the East than in the West of Germany (BMAS 2014). Concerning these geographical aspects, we decided to implement 20 interviews with young adults living in German states with higher unemployment rates (geographical context 2) and 20 interviews with young adults living in German states with lower unemployment rates (geographical context 1). As a result, we implemented 20 interviews with young people from Bavaria, Baden-Wuerttemberg, and Hamburg as representation of the states with a lower unemployment rate and 20 interviews with young people from North Rhine-Westphalia, Saxony, Saxony-Anhalt which represented states with higher unemployment rates (see Figure 1, next page).



**Figure 1: Geographical context**



In the final sample we also included young people who overcame insecurities and now have a secure job arrangement to take into account important success stories and effective coping strategies. For instance, persons with a permanent contract or an apprenticeship/vocational training place were included. Furthermore, we took into consideration status changes and did not focus solely on their current occupational status, but, rather, took a life course perspective in some cases. A considerable number of young people have had more than one occupational experience (for example, one or more periods of unemployment and temporary employment; or, unemployment, fixed-term contracts, and unlimited contracts, etc.) We kept this aspect in mind throughout the recruiting process to cover important characteristics and close gaps in knowledge.

## 2. Interviews' implementation process

Regarding the *recruitment process*, in Germany the 40 semi-structured interviews were implemented during the time period from November 2015 to June 2016. The interviews lasted approximately 45 to 120 minutes. Formal and informal ways were used as *recruiting channels*. Altogether, a large variety of channels were implemented to compensate the disadvantages of each single approach taken on its own.

- It is important to take into consideration that not every unemployed person is officially registered as unemployed. Therefore, it was also necessary to implement interviews through *informal* networks and not only via institutions. Concerning this we started the recruiting process by informal recruiting through personal networks and then expanded by using the snowball method. Additionally, we used other



informal recruiting channels like social media, in form of social networking platforms, job boards, and discussion forums on the internet. Another important and successful way was to draw attention by handing out flyers to youth and laying them out in different local institutions, youth meeting points, etc.

- To achieve the implementation of 20 interviews with youth involved in specific labour market policies as well as to reach potential participants in different German federal states we, additionally, collaborated with institutional gatekeepers (*formal recruiting*). In our case we asked for cooperation with different regional employment centers (Federal Labour Office) and other public institutions in various federal states. Furthermore, other institutional contacts were cultivated, for instance with associations and organizations as well as training and education centers, to guarantee variability in these access points. We did not use administrative registers. Moreover, the institutions themselves contacted possible interviewees and asked them if they were interested in taking part as interviewees. These young adults contacted us directly and we then ensured that they fit into our sample and/or belonged to our risk group.

In most of the cases, the interviewees were initially contacted via telephone. However, some appointments were made personally or via email. After explaining the project and the procedures regarding the interview we made appointments and arranged to meet mostly at places the interviewees chose. Concerning this, we conscientiously wanted to create a pleasant, tranquil atmosphere in which the interviewees would feel comfortable since the interview situation itself is an unusual situation. Most of the interviews were, consequently, implemented at the interviewees' homes. Additionally, some interviews were conducted at institutions or at the interviewer's office. As an expense allowance and appreciation to interviewees we decided to pay 15 Euros per hour for participating as an interviewee. This incentive was very welcomed by the interviewees and from an ethical point of view also necessary because these, often times, disadvantaged persons spent time to join the interview. Furthermore, if the interview was not conducted at their home they sometimes endured costs to participate, for example public transportation expenses to reach the meeting point. In all cases we respected the indications of the WP3 ethical standards.

Regarding *timing*, the process started in November 2015 with informal recruiting via our own personal networks and then proceeded following the snowball method. During this time, we additionally designed and distributed flyers to carry out information about the EXCEPT project and to reach possible interviewees. In addition, we contacted social workers and asked them to inform their clients about the research project. These recruiting channels worked well at the beginning of the recruiting process, but then were less yielding after a few weeks. In February 2016 we intensified recruitment via institutions and gatekeepers in order to contact more young people through formal ways. Since that time different recruiting channels were utilized until finally the 40 interviews were completed at the beginning of June 2016. 14 of the 40 interviewees were recruited through informal channels while 26 were found through institutional channels. To implement the provided German geographical context, we first started recruiting via informal channels, but after recruiting became difficult we then started to contact youth through institutional networks. The cooperation agreements with the assorted institutions in other federal states were implemented via email and telephone. For the most part this worked very well, however, one additional problem arose because of the large distance between us and where our interviewees lived. It was, therefore, necessary to plan ahead and coordinate interview appointments so that



interviewees who live relatively close to each other were scheduled also close to each other. This, as a consequence, took a lot of preparation and planning time. Through the support of different institutions, we were able to manage these issues. The institutional support in these cases aided us in organizing interviews in the different regions across Germany and, especially helpful, provided us with offices as well as informed youth about EXCEPT. All in all, we interviewed youth from various cities and regions in the vicinity of Bamberg, Stuttgart, Hamburg, Leipzig, Chemnitz, Halle, and Gelsenkirchen.

As mentioned above some adjustments to the sampling plan could not be avoided during the recruiting process. We were able to conduct more interviews with young people belonging to our specific risk group – unemployed people and those with lower secondary education as well as persons with migrant backgrounds. We managed to interview young persons with different citizenship statuses, for example, persons with double citizenship (for example, German/Russian, German/Polish, USA/German) and without German citizenship (for example, Kosovan, Bulgarian, Serbian, Jordanian) as well as interviews with young people who changed from a foreign to German citizenship (for example, Turkish).

The outline used during the semi-structured interviews was constructed by the EXCEPT qualitative researchers and consists of the different topics of the research project. It was designed, in particular, to collect information concerning the various dimensions of social exclusion in the context of youth's lives. Moreover, the outline was flexibly administered to give interviewees the necessary opportunity to attach value on their individual life situations regarding their meanings and perceptions.

### 3. Analytic procedure

After all the interview recordings were transcribed, the first stage of the analysis of the existing interview material was to read (and reread) the interviews and then code the material with the coding scheme, which had been developed prior by the qualitative researchers of the EXCEPT project. The aim was to find necessary information as well as explore new phenomenon and close gaps in knowledge about youth in the context of job insecurity. The analysis was a mixture of deductive coding and inductive parts to adjust the analysis of the material and to maintain a flexible process while still having fixed topics specified for the analysis. The process, therefore, was on one hand theory-driven. On the other hand, it was flexible enough to be able to focus on the specific meaning and what young adults said in detail, but which had previously not been considered by the researchers. The analysis of the interview data was an iterative process. Aside from the developed synopses for each interview, a deductive and inductive process of analysis was used following structural qualitative content analysis (e.g. Kuckartz 2016, Mayring 2015, Mayring 2016) and thematic analysis (e.g. Boyatzis 1998, Grunow and Evertsson 2016). This was done to include in-depth hermeneutics and case comparisons to investigate structure and conspicuous anomalies as well as to detect patterns across the interviews. Moreover, a meta-analysis of the data was carried out and a typology about the risk of social exclusion was developed. The analyses were conducted with the support of the software program for computer-assisted qualitative data MAXQDA.



## Section 3 – Results

### Part a) Interviewees' educational and working trajectories and subjective perception of job insecurity

#### 1. Brief overview of the German sample

The empirical material used in this report consists of 40 semi-structured interviews implemented during the period November 2015 to June 2016 (for an overview of the total sample see Annex and section 2). All 40 interviews, conducted with 20 women and 20 men, were with young adult aged 18-30 (23 young persons aged 18-24 years and 17 young persons aged 25-30 years). Regarding the geographical context, the interviews were carried out in consideration of two different contexts based on structural differences between the German federal states. Specifically, the dissimilar unemployment rates that reflect relevant rifts and inequalities were especially of consideration. Half of the interviews of the total sample (N=40), therefore, were conducted in federal states with lower unemployment rates and the other half with interviewees from states with higher unemployment rates. As a result, 20 interviews were carried out with young persons in Bavaria, Baden-Wuerttemberg, and Hamburg as these states have a lower unemployment rate. 20 interviews were then implemented with young persons from North Rhine-Westphalia, Saxony, and Saxony-Anhalt since these represent the states with higher unemployment rates. Additionally, another factor, which is nearly evenly distributed in the sample, is the policy involvement of the respondents. Regarding this, 22 young adults have been involved in active policies measures aimed at preventing labour market/social exclusion while 18 young adults have not had any experience with active labour market measures. With respect to the educational level of the interviewees, 22 participants have low secondary level (ISCED0-2), 13 have upper secondary education (ISCED 3-4), and 5 respondents have tertiary education (ISCED 5-6). Addressing the occupational status of the interviewees, 30 young persons in our sample were unemployed, seven temporarily employed (for instance, those employed with fixed-term contracts), two persons had NEET status, and one person was employed with an unlimited contract, but had experienced insecurities on the labour market before. Concerning the interviewees housing situation, 9 young adults in our sample were still living in parental households while 31 were living in separate households – e.g., either in shared housing or in flats with flat mates or their partner. Lastly, in the total sample there are 7 people with foreign status or dual citizenship. For more details on the national sampling strategy, interview implementation process, and specificities in the analysis see section 2 of this Working Paper.

#### 2. Interviewees' educational and working trajectories

This chapter provides a short overview of the main characteristics of the interviewees' educational and working paths. An important aspect we considered is the institutional context of the German education system. The German system is especially characterized by a dual education system (for more information see section 1, institutional context). In this part of the Working Paper, in order to give a short overview, we are not allocating this dual system as either an educational path or working path.



This is because within the German dual educational system individuals are simultaneously experiencing both education, through a school component, and gaining work experience through tandem practical work. The aim is to show education and work as one track because these paths are strongly related, sometimes even overlapping, making it important to see the individual's whole course in its entirety. In our analysis, *inter alia*, we considered the individual school careers, but especially unique changes, such as interruptions (for example repeating classes) and the degrees received. Additionally, in general the courses and lengths of the individual paths were examined. Regarding the time after school, we took into consideration the paths of youths' vocational training or lengths of the working paths, quality of work (e.g., income, employment contract, qualification needed for employment), and interruptions. An important factor, which was taken into additional consideration, is/are unemployment period(s) of the interviewees. Generally, status changes, for example "employed" to "unemployed", are important aspects in the analysis due to the risk of deprivation.

As already shown in the previous chapter, 22 participants in our sample have a lower secondary level of education (ISCED 0-2), 13 have upper secondary education (ISCED 3-4), and 5 respondents have tertiary education (ISCED 5-6). Regarding the tertiary educated, the interviewees have studied subjects such as social science, political science, economics, as well as language and literature. These academics are mostly characterized with having a linear course educational path, e.g. primary school, secondary school (Gymnasium), and studies (without interruptions) then, on the trajectory into the labour market, they experienced insecurities in the form of unemployment or temporary employments. Two of our tertiary educated participants with migrant status have studied partly abroad and later came to Germany. As it will be later shown in this Working Paper, these tertiary educated often do not perceive their situation, especially the trajectory into the labour market, as bad and insecure, unlike other, lower educated young adults in our sample do. This is because they only perceive these insecurities as temporary and, often, as a normal part of their trajectory.

It is typically difficult to make generalized statements about the young adults' courses in the German sample because they are often very individual and not linear. For instance, they may often have many interruptions. On an abstract level, it is nevertheless apparent that especially the lower educated in our sample often do not show linear courses. They, instead, exhibit many status changes and interruptions in their education as well as career paths.

Now taking a closer look at the courses of lower educated young adults who are in insecure and precarious situations (for example experiencing a longer period of unemployment), the majority of these young adults in our sample have, *inter alia*, already started their school career in lower secondary education (e.g. Hauptschule) or attended special needs schools (Förderschule). These school careers are often marked with poor grades, interruptions in the form of repeated classes, or school changes. All these factors seem to have negative effects on the school performance of individuals (e.g. not graduating) and, later, on their labour market performance. Some of these young adults are trapped in a kind of "vicious circle" and do not know how to cope with the situation. They, for example, may have experienced a long period of unemployment since leaving school and have not been able to find a vocational training/apprenticeship or employment. On the other hand, we also have interviewed other young adults with both lower education and bad early experiences, but who then had the opportunity to do an apprenticeship/vocational training or work regularly. Though they began, for example, with lower education tracking and poor school



performance, their later achievements were accomplished sometimes through further education, policy measures, education and/or support programs. To clarify, not all those with lower and upper secondary education in our sample performed poorly in school. Otherwise, some did their apprenticeships and still became unemployed, were only able to find precarious employment, and/or were affected by job changes, temporary employments, etc. Of course, in the sample there are, additionally, young adults who experience downward mobility regarding their school and work careers. This is especially true for those who were in higher secondary school (Gymnasium) and then left school, for numerous reasons, without a school degree or continued school in a lower track level – e.g., “Realschule” or “Hauptschule” (for more information about the German school system, see section 1). Reasons mentioned by the interviewees for leaving or switching are, for instance, *health problems*, *pregnancy*, and *lack of interest or laziness*. An aspect which appeared during the analysis is that many young persons in our sample did not finish their first vocational training/apprenticeship. They abandoned it for different reasons, for instance: they *got fired* due to fault on their own part, for example conscientiousness (laziness, being late, missing time etc.); they became *apathetic or had other interests*, i.e. they had a *change in professional interests* and/or *social engagement* and, therefore, wanted to pursue a different occupation. In addition, they often mention *poor working conditions* as a reason for their decision to quit. The majority of these persons now regret their decision because they see it as missed chance in their life to gain a foothold into the labour market. However, some persons have previously quit their first job and then still managed to do another vocational training/apprenticeship.

To summarize, due to the individual life course of each of the young adults, it is difficult to identify general tendencies across all interviews. Nevertheless, as already mentioned, some specific patterns appeared during the analysis. Most of the interviewees, who are now in insecure life situations, have no linear education and working paths. Many of the cases are marked by downward mobility in their life course, but the majority of cases begin at a low performance level during schooling and then cannot leave this difficult situation to move upward, like finding an apprenticeship/vocational training, etc. Moreover, many young adults experience a course of upward and downward mobility with frequent changes, especially status changes (employed/unemployed). We can see throughout the cases that finding an apprenticeship/vocational training after school is very important to gaining a foothold into the labour market. For individuals with lower education combined with poor school performance this step can pose an especially great challenge to overcome. Persons who already completed an apprenticeship/vocational training or who, in the case of those with tertiary education, graduated with university degrees have a better chance of finding employment on the labour market. Addressing education and working paths, we cannot see any structural differences between young men and women in the sample. In addition to that, no specific pattern emerges regarding young adults from different geographical contexts.

In this Working Paper, more specific individual information about the educational and working pathways of the interviewees will be provided in the succeeding chapters where the focus is set on different thematic aspects of social exclusion.



### 3. Meanings of work and the perception of job insecurity

The analysis shows that the young adults in the sample have widespread individual meanings of work (see also Jahoda 1981, 1982). To give a short overview of the individual meanings that emerged during the analysis, we can look at the main categories and dimensions which appeared: *work as an economic dimension* (often related to other important parts in young adults' life); *work as personal self-fulfilment, fun, improvement, and appreciation*; *work as activity to ensure important structure and task in daily life*; *work as an important aspect to reach autonomy and independence*; *work as importance for proper and secure life, to survive*. Regarding all categories, it is important to mention that each (main) category must not be considered independent from the others because these are not distinct dimensions, but often influence each other and partially interact, especially with respect to the financial aspect. All interviewees refer to more than one personal aspect of the meaning of work, relating it to many different parts of life, and with perspectives which fall on the micro, meso, and macro levels. The values of work-meaning can, therefore, mostly be seen as instrumental in nature and depend on which way young adults ascribe work to themselves.

The main category which is, not surprisingly, most frequently mentioned by the interviewees (in more than half of the interviews) regarding their individual meanings of work, are aspects of the economic dimension. This dimension affects other parts in life and, additionally, is related to other meanings of work. The meanings of financial aspects play an important role for several young adults with differing educational backgrounds and in different groups within our sample. However, the earning of money as a means to survival or a proper life (for oneself and one's family) as well as to living without insecurities is often mentioned, especially for the group with lower education. In particular, young adults affected from long term unemployment and/or without completed vocational training as well as those having experience with other insecure working pathways, like status changes and uncertainty, reported, in detail, the importance of work and the earnings received from employment as a necessary good to survive. This is an instrumental meaning of work and at the elementary need level. This aspect particularly appeared, for example, in the interviews with homeless young people who either did not receive or who received only to a limited extent financial support, formal or informal, but who needed a (permanent) job to pay for food, an apartment, and to feel secure:

*"Security. I mean with a permanent job I have work, I have ... I can pay for an apartment. [...] Yes, work would definitely be security for me." (Marc, M, 24, LE, U)<sup>1</sup>*

*"Having a (...) job where you can feed yourself without having to live off the state." (Peter, M, 25, LE, U)*

Conversely, we recognized in the analysis differences regarding the meaning of work in some of the cases of those with higher education, especially in those young adults with tertiary education. These adults mentioned more often another important meaning of

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<sup>1</sup> The brackets include information about participant's **name** (to ensure anonymity, fictional names, and not the real ones of the participants, are used), **gender**, **age**, **educational level** (low educated LE, medium educated ME, and high educated HE), and about the individual **occupational status** (unemployed U, temporary employed TE, and NEET). For more information about the participants see Annex.



work in the sample: *work as personal self-fulfilment, fun, improvement, and appreciation*. It seems like in some of the cases in this group insecurity was experienced to a lower degree because they perceive their future prospects, especially career prospects, positively and connect work more with self-fulfilment:

*“Regarding my career, I’d like to make progress of course. I want to ... stay in this branche, but also in social politics, politics of integrations, move to that field.”* (Ali, M, 28, HE, TE)

However, even young adults with other education and work backgrounds frequently mentioned this meaning of work. The meaning of *appreciation, feeling integrated in society, and social esteem* also appears in cases of young adults with lower educated, but in another kind of way, for example as a remedy to stigmatization:

*“I mean [...] 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 [...].”* (Katrin, F, 22, LE, U)

*“Well, when I now say ‘Yes ... I receive Hartz 4 [informal word for unemployment benefit in Germany]’ then you notice the person opposite thinks ‘Okay, sponger’ or something like that. You never really feel accepted. Then people say ‘Well, he just sits at home and does nothing’ and...‘yes, spends all our money’ probably that or something similar ((sighs)).”* (Simon, M, 25, LE, U)

Another meaning of work – *work as fun* – is present through several interviews without a specific pattern. Yet another aspect of the meaning of work, which was already mentioned before, is related to an economic dimension as well as is one of the most mentioned aspects by the interviewees. It is the aim of being *autonomous and independent* from institutions (state, employment agency, etc.) or family and friends. This aspect is mainly related to financial autonomy and often mentioned by young adults with low education and a period of long-term unemployment who are in a serious, suffering state of dependency. This aspect will be discussed in Part b, in more detail. Another aspect, which was often mentioned by people experiencing long phases of unemployment, is namely that of having *structure in daily life*. This was brought up especially by those with either low or middle level education (e.g. people with vocational training experience), but was also addressed by those in higher education (tertiary educated). Structure gives youth a feeling of security and orientation in the circumstances of daily life. Regarding people in our sample with lower education as well as some of those with tertiary education, not only does structure play a role, but, moreover, *activity* also does. That is, having something to do, because doing nothing and having no task can lead to mental health challenges. Maria’s case, especially her past unemployment period, serves as an example:

*“I think work is a very important part in life. Especially in the period of time when I was looking for a job and didn’t have a clear task. You just notice that you are completely dissatisfied and just **vegetate** and I think it is important to have a task and have something to do.”* (Maria, F, 27, HE, TE)

When asked about their idea of an *ideal job*, interviewees’ answers were often quite similar to their future working career plans. The aspects were, moreover, often related to individual meanings of work and sometimes overlapped. The dimension of *security* and *fun* at work were aspects which arose with especial frequency. One of the most mentioned aspects of an ideal job was to have a secure one. Having a *permanent job*



was particularly often named. Additionally, working in specific “dream occupations” or doing apprenticeships were aspects often named. Young adults with lower education and without finished vocational training and those working in minor employments/“mini-jobs” or as unskilled workers especially yearn for better work. However, for some, this aspect does not matter because their highest priority is to find any kind of work or an apprenticeship/vocational training. For example, the cases of Luke, Ben and Irina:

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

*“First a job and then let’s see.” (Ben, M, 21, LE, U)*

*“[...] I now focus on (completing) a vocational training [...] firstly ... one needs to ... stand on one’s own feet.” (Irina, F, 24, LE, U)*

Generally, the German young adults in the sample have a traditional conception for their ideal life course, for example, having a permanent job, children, their own house, etc. These aspects will be discussed in the section on autonomy (Part b) in more detail.

Summarizing, we see that, in general, the meaning of work is a multidimensional category and shows different patterns for some specific groups (e.g. low educated). However, it can also appear across many interviews without specific pattern. Overall, we must be aware that these dimensions of job meanings are multidimensional and allocated differentially within the whole sample. This, therefore, means that it not only is often impossible to present generalized aspects, but also that single cases and individual contexts need to be taken deeply into account. This will be illustrated in greater detail in the next paragraphs of this working paper where we focus on specific aspects of social exclusion.

During the analysis, differences regarding the *subjective perceptions of job insecurity* of young adults in the German sample appeared between the cases. Beyond that, it turned out that the individual subjective perceptions generally depend on various individual factors, for example, on individual *future prospects*. Additionally, other factors of job insecurity which are sometimes in relation to each other are: *the current employment status; educational level; age; (missing) working experience* (e.g. long period of unemployment); *support* (institutional, informal); *subjective perception of general (regional) labour market situation/the situation in the specific labour market sector; physical/mental health problems*. Furthermore, other factors which arose and which can possibly influence the amount of job insecurity that is perceived include, for example: *stigma*; or, *being responsible* (financially) for other persons, especially one’s own family, etc.

Job insecurity is perceived differently across cases. Some people, the minority of our sample, did not perceive any job insecurity at the time of the interview. Although their unemployed or temporarily employed status means that they are in fact “formally” affected by job insecurity, some of them do not perceive job insecurity in any way or, if they do, it was only to a minor degree. This attitude can arise for different reasons including youths’ experiences with policy programs, inter alia, vocational preparation courses they, for instance, attend at the moment. There they have, amongst other things, the chance to learn how to find a job/vocational training (i.e. trainings on how to apply for jobs) and/or, additionally, gain practical working experience, catch up with school graduation, or become orientated on the later labour market. As a result, they have better prospects and look more optimistically to the future than they would without such an improvement:

*“Well yes, it just brought me ahead. Definitely.” (Simon, M, 25, LE, U)*



*“I mean, I now am, I have the goal to become a carpenter. //Mhm// I might have some good chances with that apprenticeship but nothing is sure yet. [...] And yes. I have a secondary school degree and I think my chances aren’t too bad as it is not a bad degree I would see myself somewhere in the middle. [...] Well I think my chances are good, just average I’d say.” (Simon, M, 25, LE, U)*

The education level of young adults is another cause for feelings of triviality or their senses of security and/or can prevent feelings of job insecurity. Especially people with tertiary education or finished apprenticeship/vocational training stand out as seeming to not feel job insecurity to the extent that those with lower education without school certificate and/or without finished apprenticeship do. These people perceive better labour market chances and more/better employment opportunities than those with lower education. The tertiary educated are especially aware of their labour market chances. Even those in the social science and related fields know they will have a more difficult time finding well-paid and permanent jobs than graduates from other subjects. However, these young adults also know that it will simply take more time to find employment in their field or in another niche of the labour market where they can work without a defined working field. These trajectories, from university into the labour market with frictional unemployment, were sometimes seen as a normal part of the educational/working career:

*“[I] still bore in mind that it probably, also from other’s experiences that it could probably take half a year or even more.” (Julia, F, 27, HE, U)*

*“[...] well, it is normal that one has to look a little longer after graduating from university and I didn’t put myself under pressure.” (Maria, F, 27, HE, TE)”*

Moreover, in other cases we can see similar phenomenon. For example, there is the case of Fabian, who has finished an industrial apprenticeship as well as has had several consecutive experiences with temporary employment. He perceives his situation as a normal part of his working sector and therefore accepts it:

*“So I view it really laid-back since nowadays it’s simply a fact that sometimes people are unemployed. I’m not embarrassed about it now either, even if I’m unemployed for three months until I find something again over the winter.” (Fabian, M, 22, ME, TE)*

*“Doesn’t matter if I’m employed or unemployed now. Something can always be found.” (Fabian, M, 22, ME, TE)*

Before now the perceived job insecurities of young adults have been the primary. Moving forward we first have to mention that, of course, the different situation and context in the lives of young adults meant that not all perceptions regarding job insecurity have the same intensity. Furthermore, the cases in our sample show different individual facets of insecurity which can be highlighted through the following examples: *worries of never finding an employment or apprenticeship place; worries of not gaining employment again after the current job (e.g. temporary employed); worries of never finding “good”/“adequate” employment; worries of only having the possibility to work as an unskilled worker; worries of never being autonomous (and receiving supplementary formal and/or informal financial support) because of unemployment, etc.* Sometimes these perceived job insecurities mutually apply in the different cases and then have cumulative impacts on the individual perception of job insecurity.

Although there are young people in the sample who do not perceive insecurities, the majority of interviewees perceive job insecurities in some way. In more than half of these cases the reason mentioned for this perception is youths’ low educational level



(being without a school leaving certificate and/or without an apprenticeship/vocational training). Having an apprenticeship/vocational training is very important for many of the young adults to gain a foothold into the labour market. Often, they've already had negative experiences trying to enter the labour market without a finished apprenticeship. In Sophia's case, for example, we see a young woman struggling to find an apprenticeship place without having the necessary school leaving certificate:

*"What bothers me ... extremely [...] is, that this has repercussions on my applications. When I apply for a job somewhere, they always say 'But you do not have any proper school-leaving qualification' and so on."* (Sophia, F, 25, LE, U)

*"I am worried because of my education I have so far. The thing is that I am afraid, because of my poor education [...] that I will not have the chance to do an apprenticeship. And ... yeah, that is why I am a little afraid [...]."* (Sophia, F, 25, LE, U)

As mentioned before, young adults in our sample with only low education, for example without a secondary school degree, often perceive poor labour market chances. They especially have problems finding an apprenticeship – apprenticeships are an important step to gaining a foothold in the German labour market (Blossfeld and Stockmann 1998/1999). As a result, they often are afraid of never finding "good" employment and are stuck in menial labour as unskilled workers:

*"Because I am afraid I won't get an apprenticeship and without an apprenticeship I will be stuck with cleaning jobs and I do not want that."* (Sophia, F, 25, LE, U)

Improving their situation, for example through getting such a *necessary school degree*, can improve individual job prospects and prevent a feeling of job insecurities. Other aspects young adults mention in the interviews as reasons for their perceptions of job insecurity are, inter alia, the perception of slim chances of remaining in the labour market because of missing and/or minimal labour market experiences. For example, as a result of experiencing a long period of unemployment. Another aspect, which is often combined with the reasons mentioned before, is that of their *"advanced" age*. They see with rising age worse possibilities of gaining a foothold. This perception is often exacerbated by being combined with a long period of unemployment with or *without work experience* plus, possibly, absence of the necessary level of education:

*"I am worried because of my education I have so far. The thing is that I am afraid, because of my poor education [...] that I will not have the chance to do an apprenticeship."* (Sophia, F, 25, LE, U)

In addition, some adults in the German sample also say they perceive job insecurities because of their *bad health situation (mental, physical)*, and are worried if they will ever be able to work:

*"And I am worried that at some point I will feel bad and //mhm// that I have to quit (job) again and that's what I want to avoid."* (Tanja, F, 19, LE, U)

Another aspect addressed by some young adults related to their job insecurity is their perceived disadvantaged chances because of the regional labour market situations – i.e. high unemployment rates and generally less work, in their opinion. Additionally, other factors, for example stigma and other aspects of life (such as (financial) responsibility for others, especially one's own family members, etc.) are aspects which can influence and, especially, increase the amount of perceived job insecurity.

To summarize, insecurities appear multi-faceted across the interviews with different intensities. Regarding this, it is important not only to keep the young adults' view on the



aspect of job insecurity in mind, but also be aware of the consequences of job and labour market insecurities – for example, financial and social deprivations. This is because this seems to be an additional factor for perceiving job insecurities more strongly. Regarding other specific characteristics considered during the sampling, for instance gender, geographical context, and migrant background of our young adults, no specific pattern surfaced in this part. The general aspects of life insecurity, financial deprivations, and autonomous life will be discussed in other chapters of this report in more detail (e.g. Part b, Part d). In addition, it is important to keep in mind that this is a short descriptive overview which should not be viewed independent from explanations given in the other topics throughout the whole working paper, including the specific thematic parts. This is to understand the multidimensional perspective of social exclusion in addition to the complexity of the different cases with individual situations. To understand job insecurities and the aspect of social exclusion better, we now take a look at the individual strategies of coping with job insecurities.

#### 4. Coping strategies

The young adults in the German sample cope with job insecurity differently. We now focus specifically on the coping strategies for job insecurity and put other aspects of insecurity, like coping with financial deprivation, to the side for the moment. Although these parts are related, we will focus only on job insecurity and especially show what young adults do to improve their employability, or what they do exactly to find an employment/apprenticeship place. Financial coping strategies will be closely examined in the section on socio-economic consequences (Part d).

When we look at the individual coping strategies for job insecurity used by the young adults, we can, first, differentiate between coping strategies on the micro, meso, and macro levels. Additionally, it is important to differentiate between strategies which were successful because they were used in the past and the young adults improved their situation. On the flip side, there were other coping strategies tried which were not successful. Regarding the coping strategies which were currently used at the time of the interview, we cannot be sure if these will be successful in the future. The following chapter shows the individual coping strategies of the young adults which appeared during interviews in the context of the EXCEPT project.

Regarding coping on the *micro level*, we can differentiate some strategies. The most common strategy used or attempted in the effort to get a job or find an apprenticeship and, consequently, to escape unemployment is *individual seeking for jobs independently*. An individual strategy used by many young adults in our sample was in the form of searching on the internet or in newspapers for vacancies. In interviews, the use of internet searches for job offers on different websites was especially often named as a strategy. Regarding this, the young adults talked about their, sometimes countless, unsuccessful applications for jobs/apprenticeships. Their applications often went without any reply from the firms and employers they applied to. From the young adults' point of view, different reasons for individual failure with applications can be, inter alia: the bad quality of applications; the employer not reading the applications conscientiously; or the young adults not having the necessary educational level or apprenticeship needed for the position – they do not measure up to the employer's or labour market's standards. Not receiving an answer from employers is commonly named in the interviews. It can be an additional burden for young people because they do not see any way out of this situation and feel left alone, not feel taken seriously, feel



powerless, and then, often, capitulate. This surfaced mostly in some cases of young adults with lower education. However, young adults also talked about their successful applications, especially when they received outside help (formal, informal) with job searches and the application process.

Another strategy on the individual level is the *improvement of their own education* by, inter alia, attending school again (and graduating) and/or the use of internships for *improving their employability* and *gaining labour market experience*. With these kinds of improvements, they can fulfil the demands of the labour market. Returning to the topic of the educational system, improving employability through such avenues is a strategy which shows good results in the young adult's life. Some of the interviewees already had more job interviews and/or received job or training offers. Another strategy that is often used to compensate the financial deprivations which are a result of unemployment is working in marginal jobs to improve employability by gaining work experience and, thereby, send positive signals. Some persons lower their aspirations and are working part-time and/or for temporary employment agencies under worse working conditions. The bad working conditions often mentioned are, for example, low compensation, small protection against unfair dismissal, and low chance of being further employed or permanently employed. Some of the interviewees had bad experiences working under such conditions.

Additionally, some persons, most of them with lower education (e.g. without apprenticeship) or upper secondary education, plan to start *entrepreneurships* and become self-employed as a strategy to cope with job insecurity and unemployment. However, they often do not (yet) have enough money or the necessary educational skills or certificates (e.g. finished apprenticeship) to realize their plans now. Only two interviewees think about *moving abroad* to improve their employment chances. This seems, from an objective perspective, not useful. It is especially true for one person in particular because in the selected destination country there is a politically fragile and uncertain situation. Furthermore, moving to other cities or regions is a strategy sometimes mentioned and already tried by some interviewees, but they do not see big improvements in their lives.

Additionally, as already mentioned above, at times some young adults who do not perceive any or, when, only marginal job insecurities do not actively try to gain employment because with the regular income of unemployment benefits they can both live and pay off their debts without the necessity of working. Meaning that they take a portion of their financial benefits and use it to pay their personal debt. This also holds true for some of the people who do perceive job insecurities, but currently do not want to work.

Regarding the tertiary educated young adults in the sample, it appears that some of them use as a temporary solution for the trajectory into the labour market, their student status. They stay matriculated after their studies to receive advantages, for example, regarding their health insurance, because as a student one has to pay lower fees. Additionally, they officially have the status of student which saves them from the stigmatization of being unemployed.

On the *meso level*, for the majority of the interviewees the individual social network, like their family, partner, friends, and others who can additionally be related to this *social capital* (e.g. Coleman 1990, Bourdieu 2005) can be pointed out as a coping strategy. Regarding this aspect, it is important to look at different cases to better understand this aspect. Altogether, more than three quarters of the German interviewees use some



form of *informal support*, for example receiving advice, being supported during job searches or in the application process, as well as in establishing contact with employers. Informal support and the use of social capital seem to be a very effective method to improve the work situation in some cases, but must not be generally seen as an effective strategy. Its success depends largely on a variety of factors including, but not limited to, the “quality” of the individual’s social network. However, it is apparent that young adults who have informal support often do not perceive job insecurity in such an intense way, unlike those young adults lacking informal support. Commonly mentioned by the interviewees is the support from their partners, parents, and friends. This shows the importance of close bonds in insecure situations and especially for successfully coping with job insecurities.

The *macro level* is better illustrated in other sections of this paper, but will be briefly outlined in this paragraph. As mentioned earlier, some young adults attend *programs and measures* for unemployed youth because these are useful methods to improving their skills, gaining work experience, and, maybe, a foothold into some firms for apprenticeships or employment through internships. Attendance in programs and measures also offers a means to establishing structure in daily life through clear tasks. Other programs where young adults can, for instance, catch up on school degrees can be an additional means of helping them to improve their situations by improving perceptions, namely that of more promising labour market opportunities and increased employability. However, our interviewees evaluated the use of various programs and measures very differently. Many of those who are attending have already attended before and do not see these as useful nor do they see any sense in such a measure since beyond that they could not improve their situation. On the other hand, there are many persons in the sample who did benefit from it, improved their situation, and now have had the chance to do internships, have job interviews, or have already received either job offers or apprenticeships. It is important to differentiate various programs to evaluate their usefulness, which will be discussed in other sections of this report. However, *inter alia*, a strong factor for the success of the program is dependent on the willingness of individuals to improve their own situation, thereto relating to individual discipline and motivation. Another important issue some interviewees mention is the role of attending voluntarily or not. Furthermore, the use of advice and support from the employment agency is perceived differently from case to case and will be discussed in other sections of this paper. Lastly, *working informally*, criminal activities, or being thrifty are aspects which also appear in the frame of coping with (job) insecurities, but which are also aspects more closely related to the financial coping discussed in the section on socio-economic consequences.

Generally, it is important to take into consideration the individual context of each interviewee and to say something about the individual coping strategies, particularly the coping opportunities unique to young adults. Many strategies were combined or used mutually by interviewees. Moreover, sometimes the young adults in the German sample do not have a deliberate strategy, which is dependent on individual perception of job insecurity. In the next chapter, the focus is set on the aspect of autonomy related to youth’s job insecurity.



## 5. Conclusions

Concerning education and working paths of the participants, some specific patterns appeared during the analysis. Most of the interviewees, who are now in insecure life situations, have no linear education or working paths. Their trajectories are marked by low performance level during schooling which hinders their ability to find an apprenticeship/vocational training, etc. Others' life courses are marked by only downward mobility. Additionally, others' courses show both upward and downward mobility with frequent changes, especially status changes (employed/unemployed). We generally see that finding an apprenticeship/vocational training after school is very important to gaining a foothold into the labour market. For individuals with lower education combined with poor school performance this step can pose an especially great challenge to overcome. Young people who already completed an apprenticeship/vocational training or who, in the case of those with tertiary education, graduated with university degrees have a better chance of finding employment on the labour market. Addressing education and working paths, we cannot see any structural differences between the young men and women in the sample. In addition to that, no specific pattern emerges regarding young adults from different geographical contexts.

The meaning of work is a multidimensional category and shows different patterns for some specific groups (e.g. those with lower education). However, it can also surface across many interviews without specific pattern. The analysis shows that the young adults in the sample have widespread individual meanings of work, such as: *work as an economic dimension; work as personal self-fulfilment, fun, improvement, and appreciation; work as activity to ensure important structure and task in daily life; work as an important aspect to reach autonomy and independence; work as importance for a proper and secure life, to survive*. Regarding all categories, it is important to mention that each (main) category must not be considered independent from the others because these are not distinct dimensions, but often influence each other and partially interact, especially with respect to the financial aspect. All interviewees refer to more than one personal aspect of the meaning of work, relating it to many different parts of life, and with perspectives which fall on the micro, meso, and macro levels.

Job insecurities appear multi-faceted across the interviews with different intensities. Beyond that, it turned out that the individual subjective perceptions generally depend on various individual factors, for example: on individual *future prospects; the current employment status; the educational level; age; (missing) working experience* (e.g. long period of unemployment); *support* (institutional, informal); *subjective perception of general (regional) labour market situation/the situation in the specific labour market sector; physical/mental health problems*. The consequences of job and labour market insecurities – for example, financial and social deprivations – seem to be an additional factor for perceiving job insecurities more intensely. Regarding other specific characteristics considered during the sampling, for instance gender, geographical context, and migrant background of our young adults, no specific pattern surfaced in this part.

The participants cope with job insecurity differently. Regarding coping on the *micro-level*, strategies used by participants include, inter alia: *individual seeking for jobs/vocational trainings on the internet or newspaper; improvement of their own education* by, inter alia, attending school again (and graduating) and/or the use of internships for *improving their employability*; and, *gaining labour market experience*. Additionally, some persons *lower their aspirations* and are working part-time and/or for



temporary employment agencies, sometimes under worse working conditions. On the *meso-level* the majority of the interviewees utilize their *individual social networks*, like family, partner, friends, and other important persons in their lives. The resulting social capital can, consequently, be mentioned as a coping strategy. Receiving advice, being supported during job searches or in the application process as well as in establishing contact with employers or general financial support itself can be effective strategies. Its success depends largely on a variety of factors including, but not limited to, the “quality” of the individual’s social network. However, it is apparent that young adults who have informal support often do not intensely perceive job insecurity, unlike those young adults lacking informal support. On the *macro-level*, some young adults attend *programs and measures* for unemployed youth because these can be useful methods to improving skills, gaining work experience, and, maybe, a foothold into some firms for apprenticeships or employment through internships. The attendance in programs and measures also offers a means to establishing structure in daily life through clear tasks. Other programs where young adults can, for instance, catch up on school degrees can be an additional means of helping them to improve their situations. However, the interviewees evaluated the use of various programs and measures very differently.

Generally, it is important to take into consideration the individual context of each interviewee. Many strategies were combined or used mutually. Moreover, sometimes the young adults in the German sample do not have a deliberate strategy. Overall, it is important to take into consideration the coping strategies appearing in the context of other dimensions of social exclusion, e.g. financial insecurities. These are strongly related and must not be considered independent from the others. In the succeeding chapters of this Working Paper, more specific individual information concerning education and working pathways as well as the interviewees’ perceptions of (job) insecurities will be provided where the focus is set on different thematic aspects of social exclusion.

## Part b) Autonomy

### 1. Housing autonomy

In this part of the Working Paper, we take into consideration the aspect of autonomy which was defined as a dimension of social exclusion in this project. In respect to this aspect, we, *inter alia*, focus on the relationship between individual labour market performance in young adults’ lives and their housing situation. Recent research has shown that young adults’ job insecurities can affect their individual transition to adulthood (e.g. Bertolini 2011, Jacob and Kleinert 2007, Nilsson and Strandh 1999, Reinowski and Steiner 2006) for example, young adults affected from unemployment or other labour market insecurities are more likely to live with their parents than employed individuals. In addition, other factors, like being in relationship, can influence the effect of leaving the parental home. In the first part, we set focus on youth’s housing situations and job insecurities, show individual reasons for leaving or staying in parental homes, and then conclude with a discussion of coping strategies used to achieve housing autonomy.

#### 1.1 Youth’s housing situations

Regarding the interviewees housing situation, 9 young adults of the German sample were still living in parental homes at the time of the interview. 31 young adults were



living in a separate household – i.e., living either alone in a rented apartment or sharing a rented flat with flat mates and/or their partner. The young adults living still in parental homes are doing so living together with one or more parents and/or with other relatives, for example with an uncle and/or with their sibling(s). In this group, two young adults live in the house (ownership of the parents) and seven persons in rented flat by their parents. In these cases, parents bear the costs of rent through employment and received earnings or receive state support/social benefits in the form of unemployment benefits.

More than half of the participants from the group who already moved out of the parental household (16 young adults) live in a rented apartment and, of them, 3 women do so living with their child. 11 individuals from the group living autonomously without parents are living together in a rented apartment with their partner – two of them additionally with their child. From the couples living together, two couples are already married (both couples have children) and two are engaged (one pair already have children). Only in a few cases do individuals share their flat with friends. One young woman in our sample has severe mental health challenges and is currently in inpatient therapy at a clinic. Two young men were homeless at the time of the interview and spend some nights, inter alia, at friends' apartments. Another young man has no permanent residence, but copes with his insecure housing situation by living permanently at his girlfriend's flat, but is not officially registered at the residence.

In respect to participants' age, it was conspicuous that all interviewees who are still living in parental households are in the same age group: 18-24 years. There is no direct, specific trend regarding the education level of youth in relation to housing situations. However, it is nevertheless conspicuous that many unemployed persons have their own household and are living in an apartment outside the parental home. They are living on their own or together with their partners and/or friends. In respect to this, it is conspicuous that unemployed persons often receive (financial) support for their housing situation. For example, they receive unemployment benefits (macro level) or receive financial support from their parents to live on their own or support from their friends (meso level).

Regarding the geographical context and the gender aspect, no specific pattern appeared during the analysis in respect to housing autonomy. Regarding occupational status, apart from the already mentioned aspects there are no apparent patterns because various young adults in this research are in different housing and autonomy situations with different employment statuses, such as unemployed, temporary employed, and NEET. This of course goes hand in hand with different financial situations which then can influence the housing situation.

Before focusing on individual coping strategies regarding the housing situation, we now take a look at the aspect of living autonomously. This is necessary so as to differentiate two perspectives: (1) an autonomous housing situation as living outside the parental home completely independent of outside support and (2) an autonomous housing situation as living outside the parental home with additional consideration paid to if this housing is independent of any other support, especially several forms of financial support. This aspect will be discussed more in the paragraph on economic autonomy, but we do want to emphasize some points. As already mentioned, the majority of unemployed youth in our sample receive financial support from parents (or from the state, etc.) to live on their own. However, some other young adults report that they do not receive financial support, neither from parents nor in the form of employment



benefits. The reason for this is that they are not only too young, but also still live in their parents' home as one needs unit. They do not move out because they do not receive the assumed costs through employment benefits. Young adults, moreover, define housing autonomy differently. For some, the state of living outside the parental home is the decisive factor for perceiving housing autonomy. Other young adults only perceive housing autonomy if they are, additionally, independent from financial support and pay rent exclusively by themselves. In general, more reasons for staying in or leaving parental homes occurred during the analysis and will be emphasized in the following paragraph in more detail.

## 1.2 Housing autonomy – reasons

In this chapter, we review the various reasons mentioned by the interviewees regarding why they have up until now stayed in parental homes or why they have already left their parental home. When examining the group of those young adults still living in parental households, the following various reasons appeared. One aspect is that some still *feel too young and/or not mature enough* to move out. Related to this aspect, young people often mentioned that they perceive no internal pressure, i.e. from their parents, or external pressure, in the form of *social pressure* from their friends or society (social norms), to move out, e.g. because they are old enough and it is time to leave. Therefore, they agree to stay in parental households and feel comfortable with this situation:

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

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

In the case of Tom, for example, he perceives pressure to move out because his parents say if he remains lazy, does not care about his education, employment situation, or trying to improve either as well as if he does not help with housework he has to move out:

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

*“My parents say that their opinion is that I’ve now had enough Hotel Mom. Now I should leave.” (Fabian, M, 22, ME, TE)*

Therefore, this degree of pressure to move out depends, additionally, on the willingness and possibility of the parents to support their children. This is sometimes related to the quality of the relationship they have. The pressure to move out is perceived differently from case to case, but some young adults are worried that they have to move out because they do not know how to cope with that situation alone, but nevertheless comprehend this view of their parents:

*“On the one hand I was very shocked, yes very terrified at this moment. On the other hand I accept their view totally. I’m 20 years old and it’s time to move out and to rent my own flat.” (Tom, M, 20, ME, NEET)*

Another aspect often mentioned is the financial variable and if moving out and living autonomous is economically feasible or not. Some youth say that right now they would



not be able to pay rent because of their insecure labour market situation so they stay at home and live with the support of their parents:

*“The reason is...I haven’t got a job at the moment. I have no regular income. I can’t afford a flat. That’s it. Without having enough money you can’t rent a flat. (...) In this case you have to stay at home, like I do.” (Tom, M, 20, ME, NEET)*

In addition to this *financial aspect* another appeared, e.g. in the case Fabian, who still wants to live at home because of his *laziness* – so he does not have to do any housework – and so that he can, additionally, save money, because his parents pay all the housing costs:

*“The money, because at the moment I can’t make so easily more money as [...] I also pay something at home, but I can’t so easily make more money than I save by living with my parents. On groceries and etc. alone ... all that stuff.” (Fabian, M, 22, ME, TE)*

Compared to this egoistic view of improving his own advantage, other interviewees mentioned a more public spirit, because they *take care* of their parents and support them in their daily life, e.g. in the case of parents with disabilities.

Examining the reasons why young adults moved out of their parental households, often young persons mentioned bad relationships with their parents and/or a bad atmosphere at home. For example, arguing a lot with their parents because they have different understandings of life. Moreover, another reason mentioned is that some youth were victims of mistreatment or sexual abuse. Regarding this, Sophia mentioned that she was a victim of her father’s physical violence since he often hit her while Franz reported that he was a victim of sexual abuse and, therefore, left the parental household early:

*“That is the thing, I only experienced a lot of shit with my parents ... a lot of violence, already as a child [...] then I just wanted a closure with everything, just leave.” (Sophia, F, 25, LE, U)*

*“In the meantime I had ... during my school time ... like ... negative experiences where I also was in psychiatric treatment. As a child I often was abused.” (Franz, M, 24, ME, U)*

Additionally, growing up in a household with less individual freedom (i.e. very traditional, sometimes linked with migrant backgrounds) leads some young persons to move out of the parental household in order to realize their own aspirations:

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

Another aspect mentioned by some young adults is that their parents only have a small apartment to live in. When they were old enough they moved out because of the limited capacity. In addition to that, some young women mentioned that they moved out because of the birth of their child and not having enough space to live in in their parent’s apartment. Another reason for moving out of parental homes which was often mentioned is the beginning of an apprenticeship/vocational training or study. For 8 people in our sample, it was necessary for them to move to another city on their own to start their studies or apprenticeships. This aspect was, mostly, mentioned by the tertiary educated who started their studies at a university in another city. They see this



step as an important and necessary part of their lives and a step on the way to becoming an autonomous adult.

Other reasons for moving out of parental homes which surfaced with frequency throughout the interviews are: *moving together with the partner and/or striving for autonomy or freedom (often related with the aspect of becoming an adult) and/or self-fulfilment:*

*“When I turned 18 I moved out rather fast. And ... well, I wouldn’t say it didn’t play any role, it just was more important to me to live in my own apartment first and there I wanted to live the free spirit and do what I wanted to.” (Luke, M, 30, ME, U)*

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

It seems that many of the individual reasons for the decision to move out of parental households are not related to aspects of the youth’s current individual labour market situation. However, there are factors related to the individual labour market which have to be taken into account when examining the different reasons for staying in parental household. For example, an insecure labour market situation (e.g. individual unemployment period) often can result in inadequate financial resources. Overall, housing autonomy is strongly related to financial aspects, especially financial autonomy. Because of this, it seems that young persons’ insecure situations lead to staying in the parental house. However, this aspect should be viewed with caution because it is important to consider, additionally, the reasons for staying already mentioned. This is especially true regarding the young age of young adults and the individual desire to stay at home. However, in the interviews, individual job insecurity often prevents someone from living autonomously on their own.

### 1.3 Housing autonomy and coping strategies

Now we set concentrated focus on the satisfaction of individual housing situation. During the analysis it appeared that the majority of the interviewees are mostly satisfied with their individual housing situation. Of course, many young adults have the need for improved living situations, especially regarding size of the apartment and comfort. However, it is not achievable at the moment, mostly for financial reasons. On the other hand, it seems like many young adults are satisfied with their current housing situation and, especially, the housing autonomy situation. They attribute this to having already successfully managed this, in their opinions, important step to independence on the way to adulthood:

*“(...) Growing up to me means to have your own apartment. To stand on your own two feet, earn your own money [...]” (Kerstin, F, 23, LE, U)*

However, there are, additionally, a few young men without permanent residence in our sample for whom it is important to first find an apartment. They do not have the opportunity to be supported by their parents because either their parents do not want to support them, or they have no contact with their parents. In this case, Marc, who is homeless, needs an apartment before he can find employment or an apprenticeship/vocational training because it is basic to survival and to finding a job:

*“With an empty account you don’t have to apply for an apartment. [...] But with an account which has been empty for three months, you will not get an apartment //Mhm//*



*and without apartment it is very bad with work and without work it is very bad to get an apartment. [...] If you are stuck in that once, you'll have problems to escape.” (Marc, M, 24, LE, U)*

*“My next larger goal is my first apartment and then work, because it won't work the other way around.” (Marc, M, 24, LE, U)*

In general, many young adults in our sample try to reach autonomy, especially housing autonomy, and view it not only as an important goal for their future, but also as a factor in becoming an adult. The meaning of autonomy for them, especially financial autonomy, is an upstream process for other parts of autonomy in their lives and carries high weight individually. This aspect is covered in more detailed in the other parts of this paper about autonomy. Young adults in the German sample often relate the aspect of autonomy to the aspect of reaching adulthood. Regarding this, growing up was mentioned in combination with responsibility for their own life and that of others (partner and/or children):

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

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

As already mentioned above, financial autonomy and standing on one's own two feet, without needing support from other persons or institutions, is an aspect often mentioned when talking about reaching adulthood. Related to this aspect, some young adults mentioned aspects like “make decisions” (*Julia, F, 27, HE, U*) and “handling the problems” (*Tanja, F, 19, LE, U*) as important steps to adulthood. Most of young people who do not feel autonomous now, because they are in relationship of dependence with their parents (financially or emotionally) want to break out of this situation in the future to reach autonomy. Especially young adults who are extremely dependent on such relationship want to break out. In general, many young adults in the sample have a traditional understanding of reaching adulthood, e.g. through having a partnership, children, and an own flat or house:

*“That you have your own family and so on. I find that, that means growing up to me.” (Finn, M, 18, LE, U)*

*“I mean just a normal simple family life. Everything calm. I don't want more than that.” (Simon, M, 25, LE, U)*

How do young adults try reach housing autonomy? This question is difficult to answer generally. However, we will now focus on some aspects which appeared during the analysis. For many young adults it seems very difficult to be autonomous because of their insecure job situation and the resulting meager economic resources. Nevertheless, as already mentioned above, these financial insecurities can be overcome. One strategy often used is to live together with their partner or a friend so that they can share the rental costs of an apartment:

*“I'd be helpless without my friend. [...] If I had to pay the apartment on my own, then...I wouldn't have a chance at all with my salary.” (Thea, F, 21, LE, U)*

In fact, it can generally not be shown that unemployment leads automatically to a delay with regard to moving out of the parental household, but can certainly be an important factor which has to be taken into account. Another *meso level* coping strategy mentioned during some interviews is the additional support from parents, especially in



the form of financial support. Through such support young adults can achieve housing autonomy, in the form of renting an apartment. Similarly, several young adults receive unemployment benefits (*macro*) and are therefore able to pay rent for an apartment and live on their own. In some cases, young adults see this situation as housing autonomy and feel independent, although they officially receive support. On the other hand, there are young persons who perceive this as a dependent relationship and do not feel independent regarding their housing situation.

As we can see, the aspect of housing autonomy is perceived very differently and is, additionally, often related to economic resources. In the next paragraphs of this section other parts of autonomy, for example the important aspect of economic autonomy, will be discussed with special emphasis placed on its relation to the social exclusion of young adults.

## 2. Economic autonomy

As already shown in the section above, it appeared that the economic situation and, thereby, the economic autonomy can play an important role in how autonomy on the whole is perceived and how this situation affects other parts of the young adults' autonomy in the German sample, for example housing autonomy and psychological autonomy. For this is reason we now focus on economic autonomy and will leave the results of psychological autonomy for the section of this report which follows it.

All in all, the German young adults in the EXCEPT research project can be characterized with different levels of perceived economic autonomy and, therefore, differentiated in three groups: (1) fully economically autonomous, (2) partially economically autonomous, (3) little/not at all economically autonomous. Aspects which were accounted for in the classification of young adults were the subjective perception of financial independence and the match between costs and income – whether financial resources are sufficient or not – as well as different individual aspects like expectations, lifestyle and own needs, socio-economic context, and peer groups.

The first group – *the fully economically autonomous* – is, not surprisingly, a small group with only a few cases in the sample. This is because during the recruiting process the focus was especially on our risk groups, such as unemployed youth who, of course, mostly have limited economic resources. The “members” of the first group can be described as economically independent young adults who receive neither formal financial support, in any form e.g. through unemployment benefits or any other social benefits, nor informal financial support, e.g. from their parents. A perception of individual financial independence characterizes this group. These young adults are able to reach such perceptions through working in (full- or part-time) employment positions or by doing paid apprenticeships/vocational trainings and can, therefore, satisfy their livelihood and individual needs. They have a regular income and can pay all costs which might arise with the amount of money they have without any additional financial support. Important in these cases is the match between income and expenses for daily life. In this group are, nevertheless, young adults who have experienced insecurities in the past and were dependent on support, but who are now able to handle financial costs and identify needs. Their insecurities were overcome through employment or apprenticeship earnings. All persons in this group have already moved out of parental homes and now live alone or together with their partner in a rented flat. In the cohabitation cases, the partner is also independent or is in an insecure situation, too. All persons in this group are between 25 and 30 years old.



*Partially economically autonomous* is also a small group in our sample. Its members have their own income, but do not perceive it to be sufficient enough to live properly. Persons in this group often work only part-time or have minor employments/“mini-job” positions (see section 1) and/or have apprenticeships/vocational trainings. They, consequently, earn only a small amount of money. To satisfy their needs, they use additional financial support, formal or informal, from, inter alia, other persons (partner, friends, parents, etc.) or the state (unemployment benefits, housing benefits, etc.) as supplementary “income” to the money they earn through employment. Regarding their housing autonomy, they live with their parents because they are not able to afford living on their own in a separate flat. It is important to take, additionally, into account that there are young adults in this group who do not see themselves as economically autonomous, although they earn a lot of money and do not need help from other persons anymore. A good example is Fabian, who still lives at home with his parents and sees himself as only partially economically autonomous. He perceives insecurities although he earns several thousands of Euros every month through his two employments. On the other hand, he is aware of the advantages of his living situation and that, because of it, he can save a lot of money for the moment.

The third, and biggest group, in the German sample consists of young adults who are *little or not at all economically autonomous*. Most of the young adults in this group are unemployed and either do not have any individual income through (full-time or part-time) employment or only have a meager income earned through marginal employments/“mini-jobs”. Moreover, because they do not yet have sufficient money to support their livelihood or cope with financial situations on their own, they are dependent on receiving any form of formal and/or informal support, whether it is unemployment benefits or support from their parents. The participants in this group who see themselves as hardly economically autonomous earn less money and, therefore, have the feeling of being completely financially dependent on other persons or institutions. Others see themselves as “not at all” economically autonomous because they receive vast financial support from other persons or institutions to cope financially with their insecure situation, caused by their current unemployment period, and do not earn additional money on their own. This large group, with little or no perception of economic autonomy, is very diverse in a variety of characteristics. Some of them are still living with their parents while others have already moved out and are either living on their own or together with their partner or friends. However, they still need additional financial support, for example in the form of unemployment benefits or financial support from their partner/friends. This causes them to feel not autonomous as it is related to their housing situations because they cannot pay for rent on their own. In these cases, we see, again, the strong link between housing and economic autonomy.

During the analysis, no specific pattern regarding gender appeared across the interviews. With respect to the geographical context, we can see in the sample that all partially economically autonomous young adults are living in federal states with lower unemployment rates (for more information see methodological part). However, this is a recruiting based phenomenon. Additionally, most people in the sample are unemployed and therefore in the group *little or not economically autonomous* while the other groups are very small with only few cases. This is because especially young adults in insecure situations, e.g. with unemployment periods, are the risk group and therefore included into the sample.

Considering economic autonomy, it is important not only to take into account the current life situation of young adults with a cross-sectional perspective, but also to



consider past situations of young adults which appeared during the retrospective parts of the interviews. This is to better understand young persons' feelings and perceptions about their situation. In this respect the analyses have shown that many young adults have previously experienced several changes in their state of economic autonomy because of their, often, none linear work courses. Different changes can be seen from economic autonomy, to a lack of economic autonomy, then, sometimes, back to economic autonomy, and so on. This is something which strongly depends on the individual employment situation (employed/unemployed). It is apparent that especially the lower educated in this research and the adults with insecure economic situations often do not show linear courses. Instead, they show many status changes and interruptions in their paths, in both education as well as in working career. For a better understanding of the individual working careers of youth and the transition from education to work see Part a) of this Working Paper.

## 2.1 Individual meanings of economic autonomy

As we observed, the young adults in the sample see themselves differently in respect to living an economic autonomous life. To understand the young adults' situations better, the individual meanings of economic autonomy and individual coping strategies mentioned by the young adults will be shown. These were identified as strategies to reach economic autonomy which occurred during the interviews. Regarding the meaning of economic autonomy, it was conspicuous that many young adults attach great importance to living economically autonomous. However, we have to differentiate the cases more and, therefore, take a deeper look into the cases. This is necessary because across the cases living economically autonomous has different individual meanings due to the different individual situations. These individual situations are themselves afflicted by the different circumstances and environmental influences of young adults. Therefore, in some cases the reasons for the importance or lack of importance of economic autonomy vary across the interviews. Some young adults do not attach importance to economic autonomy and often linked with this is their lack of perceived pressure (e.g. no social norms or no stigmatization) to move out, because they are still young and are okay with the situation.

*"I have everything I need here." (Daniel, M, 21, ME, U)*

*"And yes ... everything is working out well at home." (Finn, M, 18, LE, U)*

Additionally, other young adults also do not attach importance to economic autonomy because, in their opinion, it is easier and more attractive to receive support instead of having to cope with financial aspects on their own. Maja is a good example, she earns little money working in "mini-jobs"/marginal employments, but also receives additional unemployment benefits. If she earned more money, she would not receive this amount of financial support from employment agency because it is need based and allotted to individuals with limited money. Consequently, she is okay with her partially economically autonomous situation:

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

In addition, two young adults use formal financial support (unemployment benefits) to cope with debts. For this reason, they were not striving for economic autonomy at the



time of the interview. The case of Max can serve as an example. Max does not work because he thinks paying back his debts with the received unemployment benefits is a better strategy than to working. In doing so he can improve his life situation because in the future he will have no more debt and then will look for an employment afterwards.

*“Well, because somehow know that I could change my life completely... if I really wanted to ... but I think I’ll first ... well I’ll first stay Hartz 4-Empfänger (person receiving social benefits) ... try to pay my debts ... and then I can dive into real life again. (...) It will take a while ... well not that long ... but I’ll take its time.” (Max, M, 21, LE, NEET)*

Besides the young adults in the sample who try, or do not try, to reach economic autonomy, there are also young persons who, at the time of the interview, were already economically autonomous. Generally, many young adults in our sample attach high importance to the individual state of economic autonomy for themselves and try to reach this state as soon as possible. Reasons for this and the meanings of economic autonomy occurred very differently. Moreover, they are often mentioned without any specific pattern across the interviewees and, often, overlap with other reasons. Reasons which are frequently mentioned by the interviewees for the desire of economic autonomy and the high individual importance of economic autonomy are: *to feel free; making own decisions; self-determination; being able to fulfill one’s dreams.*

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

*“Yes, that is very important in order to fulfill all my dreams...and...for example if I go to a supermarket, I don’t have to look at the price first, but I look at the products I want to buy. That is my financial dream so to speak ((laughs)).” (Igor, M, 28, HE, U)*

*“[...] at some point you do have things you want to be able to afford financially. //Mhm// And that’s why ... I want to achieve finding a nice job, where my work is appreciated //Mhm// and where I earn that much so I can fulfill my dreams.” (Luke, M, 30, ME, U)*

*“It’s very important to earn a lot of money, the more the merrier. With enough money you can do what you want, I think.” (Tom, M, 21, ME, NEET)*

These aspects were mentioned with high priority especially by the young adults in the sample who are unemployed. They, additionally, often have been receiving unemployment benefits for a long time and, as a result, have even less financial resources, perceive financial deprivations, and can often only barely make ends meet. Another characteristic is that some of these young adults have had bad experiences with employees of the unemployment agency, e.g. were sanctioned financially (less financial support) and/or experienced bad behavior from the employees or only perceived the financial support as not sufficient, so the young adults try to be financial independent as soon as possible in their lives. Franz can serve as an example, he suffers from financial deprivations and is, in his opinion, too poor so the support he needs from the employment agency is necessary. But, he is also at a low level of financial opportunities and is not able to afford big things:

*“Through the dependence on the employment agency ... you cannot fulfil your dreams and goals.” (Franz, M, 24, ME, U)*

However, young adults who already reached financial autonomy also mentioned the aspect of *feeling free* etc., so it is difficult to determine these motivations only for one



specific group. Another reason and motivation to reach financial autonomy, which is often linked with already mentioned reasons, e.g. making on decisions, is the aspect of becoming an adult. Many young people link *growing up* with being financial independent. For them, it is very important to stand on their own two feet and to not receive any financial support anymore. Only when they are financial independent will they feel they have reached adulthood.

*“Very important (economic autonomy). Very important. Absolutely. //Mhm// Because ... then you see that you are growing up.” (Irina, F, 24, LE, U)*

*“Yes, that is important to me. Well that I can get everything on my own and so on. What does not work at the moment. It is important to me, yes.” (Thea, F, 21, LE, TE)*

*“Really important (economic autonomy). Well, I don’t know anything nicer. [...] That is part of growing up as well.” (Simon, M, 25, LE, U)*

Another aspect which often arose in the interviews during this topic is the *responsibility for oneself or for others*, for example for their children or family members, which they attach high importance to. They are only able to fulfil this when they have their own money which is earned through employment and, in this way, can reach economically autonomy. Another aspect which was often mentioned is how young adults in insecure situations sometimes feel bad about their financial situation and have guilty consciences because they depend on somebody, for example their parents or institutions, the state, and society. They often think they become a burden for somebody. This aspect seems sometimes linked with becoming an adult or, rather, with social norms:

*“Somewhere in my mind I do feel bad only being dependent on the agency, on the state [...] Well, I do feel a little an antisocial loser [...].” (Laura, F, 25, LE, U)*

*“I mean (...) when you get to know someone for the first time or something and then you first have to say, ‘yes, I’m unemployed’ ((grows quiet)) so it’s always been ‘but why? Are you lazy?’ //Mhm// or stigmatised, something like that. You always get put into a category like that [...].” (Katrin, F, 27, LE, U)*

The reason and meaning of social norms were especially mentioned by young adults with long unemployment periods and people with low education (ISCED 2). Of course, other young adults in the sample also feel poorly and often perceive stigmatization because of their unemployment periods. However, this aspect occurred mostly in interviews with long-term unemployed youth. This is not very surprising, because these long-term unemployed persons are more at risk of being stigmatized than the short term-unemployed.

As we see, the reasons behind the motivation to reach autonomy, or not, appear to vary across the cases and often have no specific pattern for different groups. This is due to several other factors involved. Some young adults have even already reached autonomy through employment and have sufficient money. On the other hand, others trying to reach financial independence and are confronted with different difficulties, obstacles, and challenges which they have to overcome. These difficult starting points can be, for example, low education level and no vocational training experience with the goal being to reach autonomy through earnings (through employment). Some of the participants in the sample are already on the right track to reaching economic autonomy and have caught up the degrees they failed to earn during school years. They also attend different measures to be better prepared for the labour market etc. and can possibly improve their labour market situation and, as a result, their



opportunities to find employment or apprenticeships. Other people in the sample already have an apprenticeship or work at the time of the interview and are already on their way to reaching economic autonomy. These are often young adults who are partially economically autonomous, but are not (yet) able to cope with their financial situation completely autonomously, i.e. without support. On the other hand, there are also young adults who have been unemployed for a long time, e.g. several years, and therefore feel left behind, powerless, and helpless. In addition, it is important to take into consideration how much support different people receive on their way to autonomy. Autonomy, on the one side, and support, on the other side, might seem contradictory, but it is very important in the life of a young adult to receive support till they reach the point where they were able to be (economic) autonomous. An example can be the family support young adults receive to find an employment till they have, through their own income, the opportunity to be financial independent and cope with their life alone.

It seems that the whole field of autonomy is very complex and, to understand young adults' situations and perceptions, it has to be focused on in more detail. We already showed the meanings of economic autonomy of young German adults in this research. But which are the strategies young adults use to reach economic autonomy? We now will focus on these strategies.

## 2.2 Strategies to reach economic autonomy – have a job!

The analyses reveal that the most frequent used strategy to reach financial autonomy is, not surprisingly, to find *employment*. More specific, to have apprenticeship/vocational training, temporary employment, permanent employment, etc., with regularly income. Young adults plan to earn enough money to be financially independent. When we take into account the different groups of economic autonomy – *fully economically autonomous*, *partially economically autonomous*, *little or not economically autonomous* – the *fully economically autonomous* young adults in the sample are all employed, such as in temporary employment or permanent employment, and they reached economic autonomy through the earnings linked with their employment. When focusing on the *partially economically autonomous* young adults, we found out that all of them are working in marginal employments, doing apprenticeships/vocational trainings, or working in full-time employments and, as a result, do perceive some form of independence, but not full economic autonomy. This is because they, nevertheless, need support from other persons to pay for their additional individual livelihood and personal needs. They often try to find regular employment – especially those persons with marginal employment try this – or they try to find an apprenticeship. Therefore, not only working full-time makes them automatically perceive economic autonomy, because it depends on the amount of money they have in relation to their individual needs. The members of the third group with less economic autonomy are marginally employed, have apprenticeships, or are completely unemployed. It was conspicuousness that, in this group, especially for the long-term unemployed young people, the main goal was to find any employment (part-time, full-time, or temporary) from which they can earn enough money. It was less important for many of them what kind of employment it was or, rather, it was not especially important to find permanent employment. It seemed that it is very important to just have work and to have enough financial resources for needs rather than to have a permanent contract:

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



However, almost all the young adults in the sample are aware that, from the long-term perspective, having a completed apprenticeship can be very important to also having better labour market chances. Regarding this, some of the young adults have already given up hope of ever finding an apprenticeship so they only try to find employment, although they know that without an apprenticeship the future will be very hard. They believe that it will be hard especially because of their poor labour market chances (temporary employments, less money) that, without an apprenticeship, will otherwise mean often having to work in unskilled jobs and, consequently, experiencing individual uncertainty and financial insecurity.

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

Sometimes even positions in marginal employment were used to reach economic autonomy, but in different ways. Some young adults use marginal employment as an additional financial source, because they already earn money through regular work (apprenticeship, part-time employment) or receive unemployment benefits. In Germany unemployed persons can work to certain extent, depending on the specific forms of social benefits (ALG, insurance, or ALG II, means-tested), without affecting the individual entitlement of benefits (§ 155 SGB III, § 11b SGB II). As an addition to the income Franz receives from unemployment benefits, he always donates blood to add a small part to his financial autonomy. In addition, there are people in the sample who use several marginal jobs to reach economic autonomy without having any “bigger” full-time or part-time employment. Katharina can be an example for this second strategy. She holds several parallel jobs (marginal employment) to be economically autonomous and no longer dependent on the employment agency. Moreover, she works these jobs, although she does not like them very much, because she needs the money to survive and, moreover, to be financially independent:

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

Another practice used to reach economic autonomy is *illicit work*. To achieve (more) autonomy it is work which some young adults in our sample do to earn extra money to supplement their other regular income or their unemployment benefits:

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

This strategy is used by different young adults in the sample, but, in most cases, these are either lower educated individuals or the upper educated who do not perceive any, or just limited, economic autonomy. For them it is often easier to find illicit work and they, moreover, earn more money because they have no taxes etc. However, these jobs are mostly only marginal positions without any protection against unfair dismissal used to earn a little extra money.

In addition, other strategies also related to the goal of working or finding employment were also mentioned during the interviews – *improving labour market situation* through attending *measures/and or school* and catching up with their missed school degrees.



These strategies are used mostly by lower educated persons because they perceive these school degrees as necessary to gain a foothold into the labour market:

*“Great. You really cannot say anything negative about these measures here. I could recommend to everyone who doesn’t know what how to continue.” (Simon, M, 25, LE, U)*

*“Well yes, it (measure) just brought me ahead. Definitely.” (Simon, M, 25, LE, U)*

*“And then I took advantage of my chance=I told myself ‘I am ready for this’ and I started with evening schooling. That always had been a personal barrier I could never really overcome. (...) I knew I never really used all of my ... my potential back then. //Mhm// And I wanted to use that” (Luke, M, 30, ME, U)*

However, to clarify, not all young adults in our sample who were attending measures at the time of the interview do so because they want to improve their labour market situation and reach financial autonomy. It is important to take into account that many young adults only join these active measures because they have to, because it is part of their contract with employment agency and mandatory, and without doing so they will be sanctioned financially and not receive the full amount of unemployment benefits anymore.

Furthermore, many young adults in the sample mentioned that they *practice thriftiness* and/or sometimes forego things to reach or maintain economic autonomy. As an example, we look to Katharina whose drive to live autonomously leads her at the end of the month when money is tight to sometimes only eat rice:

*“Also, I am in constant concern about the money not being enough. (...) Until now I always somehow managed to make ends meeting. But there had been some times when it was very tight and I had to, I don’t know, had to eat rice with butter or something like that for a week. So, yes. (5) Well, I don’t have a secure income so it is always a little difficult to calculate.” (Katharina, F, 26, ME, TE)*

This example is an extreme case, however other young adults do live without specific leisure activities, for example foregoing restaurants and so on. For more aspects on this, see Part d) of this working paper where the socio-economic consequences are described in more detail.

Another strategy used in the case of lacking economic autonomy is to *whitewash* their own, individual situation. This leads sometimes to a feeling of economic autonomy, although the young adults are not actually autonomous. Especially young adults in the group “not at all autonomous” tend to whitewash the situation, in respect to economic autonomy. Something which sometimes seems like an act of saving face:

*“Yes, well, I think to myself, I mean I whitewash it=I think that I get unemployment relief at that point. I’m, simply put, dependent on the state, but not from an individual.” (Katrin, F, 27, LE, U)*

Another important factor of reaching economic autonomy through working is to *improve their health situation*. For some people in our sample it is, in their opinion, very important to first improve their health situation because in their current mental state it is impossible to work and earn money. We can see this in cases of young adults who are unemployed because of their mental illness. They want to work and be economically autonomous, but their current health circumstances do not allow them to work full-time and support themselves.



As we could see in this section, young adults try different ways to reach economic autonomy. The most frequent used strategy, is to reach economic autonomy through employment and the earnings received. On the way to finding regular employment which provides adequate and sufficient earnings to reach economic autonomy other obstacles have to be overcome, like gaining the necessary level of education etc., as discussed in earlier parts of this report. Overall, it seems that economic autonomy has great importance for young adults. However, we have to be aware that these statements from the young adults, in this case, can sometimes be related to social desirability. This does not seem to be problematic because young adults appear to have honorable intentions, and, on the other hand, there are young adults who also make known that they do not want to reach economic autonomy. It occurs to one that economic autonomy often is strongly related to housing autonomy. Therefore, in the next section of this paper we will focus on psychological autonomy to better understand the construct of autonomy.

### 3. Psychological autonomy

#### 3.1 What is psychological autonomy?

In this report we already have focused on two different dimensions of autonomy – housing and economic autonomy. During the analyses which were shown in the paragraphs above, it was apparent that young adults see autonomy differently. A general description and overview of the different aspects which German interviewees understand as autonomy can be, for example: *being able to take care of oneself financially; managing a daily routine and making decisions; being responsible for oneself or other persons; and/or being free*. In these respects, the link to issues of adulthood sometimes occurred during interviews when talking about autonomy:

*“Yes, being autonomous can general be seen in two different ways. On the one hand it could be the complete independence—that you don’t need any help or support from your parents. You are your own boss and are responsible for your own life, especially regarding the financial perspective. You don’t get any financial aid or something like that.” (Tina, F, 18, LE, TE)*

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

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

The analyses on autonomy have shown that psychological autonomy is often strongly linked with other parts of autonomy, for example with economic autonomy (the individuals’ general financial situation) and with housing autonomy. Again, housing autonomy itself is often linked with economic autonomy (see part 1 and 2 of this section). All in all, that it is not possible to examine the theme of autonomy in young adults’ lives irrespective of the different forms of autonomy is apparent. This is because they are strongly related to each other. Therefore, it is necessary to also take into consideration aspects of economic and housing autonomy as we now focus in more detail on the aspect of psychological autonomy.



First, we have to generally clarify what young adults understand as psychological autonomy. This is a complex issue, because young adults in the sample often do not talk about the thematic of “psychological autonomy” directly. It also seems that psychological autonomy is strongly linked with their general current perceptions and feelings related to their own, individual situation of autonomy. Regarding this, of especial consideration is general mental independence or, rather, the feeling of independence. Concerning this, it is clear that factors involved are, inter alia, financial aspects. These include things like the current situation of young adults and whether they are dependent on somebody or not. Sources of support can include not only their parents, friends, or partner, but also include dependence on institutions, e.g. in the form of receiving unemployment benefits. These aspects play an important role in determining whether people perceive autonomy and feel psychologically autonomous or not. Good examples of this can be seen in the cases of Sophia and Klaus, who have not reached psychological autonomy yet because they still are financially dependent on others, like family or the employment agency. This is a result of insecure living situations and the experience of job insecurities caused by financial deprivations.

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

*“Being independent means standing on my own two feet without any help, without anyone, just my own stuff. I can pay for my own stuff, I can finance my own stuff. I don’t need anyone. That is independence.” (Klaus, M, 29, ME, U)*

In contrast, Jana can serve as a good example of youth who have achieved psychological autonomy through earning their own money:

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

Additionally, the perception of being mentally dependent on, for example, parents, because they give advice or emotional support in other ways, can also hinder young adults from making free decisions on their own. This is the situation for Luke, who can possibly only perceive autonomy when he copes on his own with his life and makes his own decisions:

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

Moreover, as already mentioned, receiving financial support can lead young adults to feel a lack of autonomy. Therefore, it could also possibly lead them to lack a sense of psychological autonomy. In addition, often occurring in young adults’ insecure situations (i.e. being unemployed) is the perception of financial dependence on the job center, because they have to go there, register as unemployed, and apply for unemployment benefits. They are reliant on this financial support to be able to satisfy individual needs and daily costs. This situation, however, does not seem to affect youths’ ability to perceive (psychological) autonomy:



*“Well at the moment I am basically not independent. Like ... I am dependent on the employment agency, on their wellbeing if everything works out with the caseworker or not, if transactions are working, if I reported everything correctly or if might have been too late.” (Lisa, F, 25, ME, U)*

This is, once more, a financial aspect which shows the strong relationship between different facets of autonomy. Additionally, we have to take into account the individual goals and expectations in the lives of young adults, whether they perceive autonomy or not. For young adults who have ambitious goals regarding their own autonomous life, it is sometimes harder to reach psychological autonomy and they, consequently, do not feel autonomous. Even though they have already objectively reached autonomy their lofty aims limit their sense of it. In contrast, there are even some people in the sample who feel autonomous earlier. This is despite the fact that they are, in some cases, still dependent and, objectively, not fully autonomous. This contradiction occurred in only a few cases in our sample and seems to be an exception because the majority of young adults do feel, for example, economically autonomous when they actually are objectively autonomous. However, we nevertheless see that it depends on the individual's level of need and at which level they are satisfied. Aspects like making own decisions and being financially independent seem to be the most important factors to perceiving psychological autonomy or not.

To summarize, young adults in our sample perceive psychological autonomy when, given their situation, they are able to satisfy or cover their own, individual needs in respect to autonomy. This occurs when young adults meet their needs in different areas of their lives, both physically and mentally. When people achieve the ability to cover and satisfy their own needs in regard to autonomy – as already mentioned above, e.g. being able to take care of oneself financially, managing daily routine, making decisions on one's own, being responsible for oneself or other persons – they perceive psychological autonomy. In contrast to this, if there is a lack of this, they will not perceive their lives as autonomous.

Another aspect involved in this thematic of financial autonomy and psychological autonomy is the issue of job insecurities. This factor plays an important role for interviewees involved in this research and affects young adults' development of psychological autonomy. For example, instability in earnings and dependence on financial support from institutions or other persons can lead to feelings of dissatisfaction and a lack of individual psychological autonomy. There seems to be a strong relationship especially between employment situation and the psychological autonomy. The way to reach psychological autonomy can be seen as a process, in most cases, and not only as a special state which can be completed by having a job with sufficient earnings so that individual needs can be fulfilled. Mostly young adults perceive autonomy when they are, additionally, financially independent.

### **3.2 Economic autonomy as an important factor for psychological autonomy**

Regarding economic autonomy, we already showed above that for many young adults having a job and earning enough money, therefore living proper without any other financial support, is perceived as economic autonomy. Without doubt having a job with a fixed income and, as a result, being able to fulfil individual needs is a very important



part of being autonomous for many young adults (for more information about economic autonomy, see part 2 of this section).

Psychological autonomy is, in this regard, the individual feeling of freedom, making one's own decisions, being independent, for example, of the employment agency (unemployment benefits), and often linked with financial independence. Economic autonomy seems to be a roundabout way to psychological autonomy and, moreover, it can be seen as an important, albeit not as necessary, step on the way to reaching psychological autonomy. This is because psychological autonomy does not automatically result from reaching economic autonomy. As already mentioned above, there are more factors that play an important role when covering individual needs of the various forms of autonomy.

It sometimes occurred that young people in the sample were longing for employment and did not mind what kind of position it was (working conditions, duration of employment, etc.) This was especially true for those young adults with low education (ISCED2) who have, additionally, often experienced long unemployment periods and who, therefore, are in insecure situations:

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

*“First a job and then let's see.” (Ben, M, 21, LE, U)*

A reason for this is that they feel like they need a job to reach financial and psychological autonomy, but perceive bad labour market chances as a result of their low education and lack of a completed apprenticeship. Consequently, they accept the fact that they probably will only work in their future careers as unskilled workers, assistants, etc. with bad career prospects and, frequently, under poor working conditions, e.g. low earnings and without dismissal protection. It can sometimes be interpreted as a form of resignation in their lives regarding their individual careers. Take for example Marc, who accepts his bad situation and poor prospects because he, in his opinion, has no other opportunities:

*“Meanwhile I just accepted it.” (Marc, M, 24, LE, U).*

However, the larger group in this research tries to complete an apprenticeship/vocational training and then access more secure jobs with good working conditions and brighter futures. They realize that having an apprenticeship is an important, positive signal (to the employers) in the labour market and important to their own long-term success as well as to reaching psychological autonomy.

*“Because I am afraid I won't get an apprenticeship and without an apprenticeship I will be stuck with cleaning jobs and I do not want that. I don't want to be put in this pot, single mom who will always only be cleaning lady.” (Sophia, F, 25, LE, U)*

Financial independence seems to be, in this sample, often a requirement for psychological autonomy.

### 3.3 Psychological autonomy, housing autonomy and adulthood

When analyzing the interviews, it often appeared that factors of young persons' individual meanings of adulthood and autonomy often overlap, inter alia, the aspects of making their own decisions and being responsible for one's own life:

*“The meaning of growing up is, I think, shouldering responsibility for yourself for the first time, to stand on your own feet [...]” (Andreas, M, 27, ME, U)*



*“That is just to stand on you own two feet, I think [...] and to manage your life.” (Lena, F, 21, ME, U)*

However, it is not necessary for the young adults to see themselves as an adult to feel (psychologically) autonomous. Of course, the perception of adulthood and psychological autonomy can occur at the same time, but one issue is not a condition for the other.

Regarding housing autonomy, in some cases, these two aspects, housing autonomy and psychological autonomy, can sometimes determine each other or overlap. This is, for example, the case when for young adults’ psychological autonomy is only possible when they do not receive any support from their parents, as it is for Ben. He perceives psychological autonomy and feels free because he is not dependent on his parents anymore and lives on his own:

*“Not being dependent on my parents. Not living at home anymore. Do what I want to do. //Mhm// Yes. (...) Enjoy the freedom [...].” (Ben, M, 21, LE, U)*

But for other people it is possible to live at home with the support of their parents and nevertheless see themselves as autonomous, because they earn their own money and would, objectively, probably be able to live on their own. Fabian can be an example because he earns a lot of money, but prefers to still live in his parent’s home since then he can also save a lot of money:

*“The money, because at the moment I can’t make so easily more money (...) o.k. I also pay something at home, but I can’t so easily make more money than I save by living with my parents. On groceries and etc. alone ... all that stuff.” (Fabian, M, 22, ME, TE)*

In this regard, it is important that not only the objective fact of living at home is important, but also the perception of opportunities, e.g. are there any other opportunities in the current life situation? And, indeed, to have the choice to change the living situation and make one’s own choices can be an important aspect related to psychological autonomy. Returning to Fabian, who still lives in the home of his parents while seeing himself as almost autonomous. His near sense of autonomy comes since he has the ability to move out of the parental household thanks to having enough earnings as well as to having had the chance to save a lot every month:

*“Since it was about 3,000 Euros that I put off to the side, per month plus that from the forest [income from the lumberjack position] what I’ve spent. And from that is also a part leftover. It was almost 4 [4,000 Euros] that I had available every month. And you can say that suffices ((laughs)).” (Fabian, M, 22, ME, TE)*

Nevertheless, it seems that young adults who are living on their own and earning money more often perceive that they have already reached adulthood. And, in this case, young adults in our sample feel that they have already reached adulthood and are, additionally, psychologically autonomous. An example can be Jana, who reflects during the interview on the point at which she felt independent and as having achieved adulthood:

*“Growing up? Not being dependent on parents 100 percent anymore. In my case that was when I was 20 years old, I already had my own apartment. Of course that was in the same city but you have your own household and from that point on I was ((laughs)) independent.” (Jana, F, 27, ME, PE)*

Additionally, it can be seen during the analyses that there is no specific age at which young adults see themselves as an adult. Moreover, it occurred that the status of being



an adult or the trajectory into adulthood is mostly determined by other factors/steps, like financial independence, taking responsibility, etc. The factor of housing autonomy can be required with becoming adult and, in some cases, with psychological autonomy. Becoming an adult is more like a process of leaving parental protection, to being responsible, and to standing on one's own two feet financially.

All in all, it seems that housing autonomy, economic autonomy, psychological autonomy, and adulthood is related to each other with complex relationships. For example, psychological autonomy can be reached sometimes through housing autonomy and/or becoming an adult, and this is often linked with financial autonomy. However, the most important aspect which arose through most of the interviews is the financial aspect – young adults see themselves as financially independent (as a result they perceive standing on their own two feet, making their own decisions, responsibility, etc.) This is then when, in their opinion, they generally have reached autonomy. Again, financial autonomy is mostly a roundabout process for other parts of autonomy. In most cases, psychological autonomy is reached when young adults achieve several dimensions of autonomy.

### 3.4 How young adults try to reach psychological autonomy

When we have a look at individual coping strategies or, rather, strategies to achieving psychological autonomy, it can be said that it is difficult to point out different specific coping strategies regarding psychological autonomy. This is because the construct of psychological autonomy does not stand by itself, but must be seen as linked with other parts and forms of autonomy, since the parts are strongly related to each other. It is important to examine the other parts of this report. Young adults in our sample reach psychological autonomy mostly through financial independence, as a roundabout process. They use the coping strategies to reach economic autonomy to finally reach psychological autonomy. These strategies were already mentioned in the part on economic autonomy (see part 2 of this section). Young adults try to find employment and earn their own money to be financially independent and can thereby perceive their lives as psychologically autonomous. With employment, the young adults can find their identity which can lead to a balanced life, in respect to individual needs and the satisfaction of those needs. Additionally, it is important to look at the section of housing autonomy (see part 1 of this section) to identify the strategies young adults use to reach housing autonomy and, therefore, in some cases, the general feeling of autonomy.

Regarding gender and the two geographical areas of the youth in our sample, we can report that the aspect of psychological autonomy appeared with no specific pattern during the analysis on autonomy. In general, we can say that the picture of psychological autonomy corresponds, in large part, to the results on economic autonomy of *part 2 in this section* (e.g. young adults who perceive job insecurities are often not economically autonomous because they financially depend on other persons or institutions). This means that, in general, the young adults in the German sample who feel financially autonomous often can be interpreted, additionally, as psychologically autonomous. On the other side, young adults who do not feel at all, or only limited, economic autonomy also do not feel psychologically autonomous. From this indication, it can, again, be construed that in our interviews the financial situation plays a large role in individual autonomy and can generally be seen as a roundabout process to psychological autonomy.



#### 4. Autonomy and social exclusion

In this part of the report we will now focus on social exclusion and show how the results on autonomy in the analysis can be connected with this concept. Social exclusion, in general, can be seen as a multidimensional concept; people are affected from multiple deprivations and insecurities (e.g. Gallie and Paugam 2004). In previous sections of this report, the concept of autonomy and, especially, the examination of autonomy in young adults lives in combination with different dimensions of autonomy was shown. Moreover, it appeared complex and often linked with other parts and concepts, like transitions to adulthood and/or economic resources, and, consequently, was connected with other parts of autonomy (housing, economic and psychological autonomy). The aim of this section is then to show in which way autonomy is generally linked with the concept of social exclusion to better understand the insecure living conditions of young adults in Germany.

During the analyses, it was apparent that the labour market exclusion of youth in the form of individual unemployment periods often leads to a lack of financial resources. This then results in the infeasibility of housing autonomy, inter alia, because of the necessity of receiving formal and informal economic support. However, the analysis generally detected that housing autonomy is not a factor for social exclusion. Young adults who have not reached housing autonomy yet do not feel socially excluded because they do not feel deprived and marginalized due to their “dependent” housing situation. The reasons young adults in this research are still living in parental homes at the time of the interviews are: they are still young (under 25 years old); and/or, they do not perceive any socially pressure to move out; as well as they do not have the money to pay the rent on their own, due to the financially insecure situations which are a result of their unemployment. For more information about housing autonomy, see chapter 1 of this section. The financial aspect seems to have a strong effect on moving out or to staying in the parental household. Other aspects mentioned in this connection are, inter alia, that young adults are satisfied with the living situation at home and/or that the family atmosphere at home is very pleasant. Most of the young adults in the sample who are still living in parental homes plan to move out in the future. Nevertheless, family support in different ways can be seen as a protective factor for many young adults. It prevents them from more insecurity and helps them in the trajectory into an autonomous life.

However, it is necessary take into account that a lack of housing autonomy can, nevertheless, be an important aspect for a specific group – the homeless. It clearly appeared that they feel unwell and disadvantaged as well as fated with their insecure living situations. They see no way out. For them, not having a flat to live in and etc. is very difficult and they, therefore, do not see themselves as a normal citizen. They sometimes feel ashamed, which can lead, in some cases, to mental health challenges. From both an objective perspective as well as from the affected young adults’ point of view, in their current situation they are, for the most part, not able to participate on public life. Moreover, they are not even able to live a “normal” life because they are always dependent on other persons or institutions, e.g. in order to have a place to sleep and, so, to satisfy their basic needs. Marc can be an example:

*“At the moment I don’t pay for anything. As I said, I sleep at my dad’s house on his couch (...) Or at a friend’s house if they are not home. Eat at my families’. //mhm// Going out doesn’t work. (...) Just look how I make ends meet.” (Marc, M, 24, LE, U)*



*“Eat at my grandma’s of course, Sundays. Which then became Mondays and then also Thursdays and then at some point became every day (...) Because there simply was no money.” (Marc, M, 24, LE, U)*

These young adults hope to find a flat as soon as possible because only with a flat, or any other more secure and “normal” living situation, will they have, in their opinion, the opportunity to find work and the possibility to achieve and reach first security and then autonomy in their lives. This is true for them even if it means being dependent on others, e.g. in the form of formal or informal support.

*“With an empty account you don’t have to apply for an apartment [...] and without apartment it is very bad with work and without work it is very bad to get an apartment. [...] If you are stuck in that once, you’ll have problems to escape.” (Marc, M, 24, LE, U)*

*“Security. I mean with a permanent job I have work, I have ... I can pay for an apartment [...] Yes, work would definitely be security for me.” (Marc, M, 24, LE, U)*

However, we should keep in mind that these cases are the exceptions in our study. Nevertheless, these people are in a very insecure situation and are sometimes even socially excluded. Beside this, this aspect is one which can influence young adults’ perception of autonomy and, even more, their well-being. For more information about consequences on well-being see Part c). We continue now focusing on economic autonomy. For more information and results about the economic consequences in general see Part d).

In respect to economic autonomy, we can say that the financial dimension is linked to social exclusion for young Germans. Most of the young adults in this sample are barely economically autonomous when not at all (see part 2). Generally, the interviewees stressed placing a high individual weight on economic autonomy, often mentioned as financial independence. Reasons which are frequently mentioned by interviewees for the high individual importance of economic autonomy are, inter alia, feeling free, making their own decisions, living self-determined lives, and being able to fulfil one’s dreams. Not being economically autonomous can have different effects on young adult’s lives. When not earning enough money and/or not receiving sufficient (formal/informal) financial support for their personal needs, a few people in the sample do feel (partially) socially excluded, because they experience material deprivations. They, additionally, feel socially excluded from social aspects in the form of not being able to participate in public life:

*“Not at all, it is lacking on every corner [...] Too little to live, too much to die [...] It is (...) It just is (...) You survive somehow at the moment, but not really (...) It just is...rent is covered and that’s it. [...] It just isn’t enough.” (Kai, M, 25, LE, U)*

*“Well, now I don’t receive that much money and I have to calculate my budget carefully whether I can buy everything to eat or I can pay my rent [...] that’s why I have to shorten or redistribute my budget for everything.” (Igor, M, 28, HE, U)*

They then cannot integrate fully into society or continue developing on a personal level. This is seen by them as both a lack of autonomy and independence as well as having not reached a self-determined life. A few people stressed the alienation from social life (acquaintances, friends, family, etc.). For some, it is receiving formal or informal financial support to cope with their financial situations since being unemployed or just having part-time work means from them not having sufficient income. This support and dependence is perceived very differently and with variation due to the amount of support and the kind of support that is received. Other people in the sample stressed



the financial insufficiencies of the basic level of unemployment benefits. They, for example, are not able to afford their leisure activities. Activities that were refrained from included: not being able to go to the cinema; not going out to eat with a girlfriend; and not having money for a train ticket which means they often have to stay home and cannot enter mainstream of life. They are personally affected by financial and material deprivations. Additionally, some young adults in the sample do not receive the full amount of benefits because they were sanctioned for different reasons. Such grounds for sanctioning included not attending required measures or not applying for jobs. They must do the things because it is their responsibility to try to find employment. An example can be Franz, who does not have enough money to pay the electricity costs as a result of the sanctions. Receiving support to prevent young adults from exclusion (financially) is seen mostly as okay from the point of view of the young adults, especially informal support from parents, relatives, or partners. Nevertheless, in most cases young adults want to reach autonomy as soon as possible (see previous sections about autonomy). Some people even feel very bad, sometimes even ashamed, because they are not autonomous and have to receive financial support:

*“Basically I am ashamed of that.” (Klaus, M, 29, ME, U)*

*“Definitely not. I don’t like to say I am receiving Hartz IV (informal word for German unemployment benefit, ALGII). I make something up.” (Simon, M, 25, LE, U)*

*“Well, not that good, because you know you are dependent on the employment agency (...). You are **ashamed** a little for that.” (Anna, F, 23, LE, U)*

This aspect was, additionally, linked to another aspect during the analyses: stigmatization. Stigmatization is itself yet another aspect which is linked with the lack of autonomy. Young adults are not able to cope financially on their own with their situation and, therefore, need support from the state. They often feel stigmatized by other persons or even society in general and are mentally suffering from the stigmatization as a result.

*“Because there is sort of a social condemnation through social pressure, I’d say, and it feels as if they say ‘Well, he is Hartzler (informal German word for someone receiving unemployment benefits, ALGII), he is not doing anything with his life. He could have worked somewhere or something and now he is living of people’s money who pay for social security //Mhm// or the tax payers’. And I never said that, and that was really degrading in parts, what I experienced there (at the job center).” (Ali, M, 28, HE, TE)*

*“That is really annoying when you go somewhere and you have to say ‘Well here...I live off the government, I am receiving Hartz IV (informal word for German unemployment benefit, ALGII)’ and you lumped together in the same category everywhere. [...] I don’t want to live off the employment agency [...]” (Sophia, F, 25, LE, U)*

They perceived that unemployed people (themselves included) who receive unemployment benefits (for an extended period of time) are often seen as not being full members of society. Moreover, they are seen as not being able to take care of themselves and are, often, seen as lazy. Lastly, they are attributed as the cause of the community’s growing, emerging costs.

We also observed that family (especially informal support) is an important factor for the trajectory into adulthood of young adults in insecure situations. It is also important for



their complete autonomy (mentally, financially) and protects them for social exclusion during insecure life periods.

Psychological autonomy can be seen as the perception of mental autonomy and depends strongly on financial situations, it being, in this respect, linked with economic autonomy. Most young adults perceive mental autonomy when they are already economically autonomous. This is not really surprising, because it occurred during the analysis that economic autonomy is a roundabout process to other forms of autonomy. In addition to the information provided in this section, more information and discussion about economic and social situations, especially on the socio-economic consequences of young adults in insecure job situations and in the context of social exclusion, is available in Part d) and e).

## 5. Autonomy and policies perceptions in youth voices

The next two sections will, again, focus on autonomy, but with consideration to how young adults perceive policies in the context of autonomy and how they can reach autonomy (part 5). In part 6 we then highlight some of the suggestions from young adults, i.e. their view based on their individual experiences on how policies and specific measures can be improved so that young adults can reach autonomy.

Foremost, one result of our analysis was that the aspect of formal support (in several forms) is seen very differently across interviews. In respect to this, we cannot, for example, find systematic dissatisfaction concerning the employment agency or specific measures. Because of this, we now want to highlight some positive and negative aspects mentioned by the German interviewees. Many young adults in the sample are unemployed and most of them receive unemployment benefits (ALG, ALG II). Therefore, we first focus on the perception of passive labour policies. The majority of the young adults in the sample who draw on unemployment benefits think that this financial support is very important to being able to financially cope with their insecure situation. Moreover, they are thankful and appreciative not only for the financial help, but also for the advice and support received regarding job searches, which helped them sometimes improve their situation:

*"[...] I'd probably live under a bridge. I am really thankful for that." (Simon, M, 25, LE, U)*

*"That's why I am here, because of the employment agency. I asked for help and I got that here." (Anna, F, 23, LE, U)*

*"Yes, I think it is okay like that, because they help. They show us vacancies [...] they help us and I find that very good [...] and I find that quiet good at the employment agency." (Alina, F, 21, LE, U)*

Conversely, young adults often feel very dependent on the employment center and do not feel free. It often leads to stronger dependency because they need this support to survive, in some of the cases with high insecurity (as it is below in Sophia's case), or, in other cases, to live properly:

*"I am very dependent at the moment. [...] It is, I cannot manage it at all at the moment. (...) I am dependent on the employment agency, because I need to pay for this apartment here. Also, my child needs food, clothing, everything." (Sophia, F, 25, LE, U)*

An aspect which goes hand in hand with the receipt of unemployment benefits in Germany are the special duties required of the recipients for further entitlements. These special duties include, for example: applying for jobs; proving the need for



benefits; keeping appointments with the employment agency; etc. (e.g. Bundesagentur für Arbeit 2018). As a result of this, they often perceive pressure from the side of the employment agency/ the state, feel controlled, and monitored. This dependency often develops to become a large burden and, sometimes, young adults suffer mentally because of it:

*“[...] I am dependent on the employment agency, on their well-being if everything works out with the caseworker or not, if transactions are working, if I reported everything correctly or if might have been too late.” (Lisa, F, 25, ME, U)*

*“Yes they always say if you are dependent on the employment agency it is not nice because they put a lot of pressure on you to find a job ‘Look for a job, look for a job.’” (Jana, F, 28, ME, PE)*

*“Well, all in all I’d say I didn’t enjoy being looked after by the employment agency [...] She (agent) said, I was lazy and so on [...] I’d rather try organizing something on my own before going back to them.” (Finn, M, 18, LE, U)*

In contrast to this, for some young adults, receiving unemployment benefits and being safeguarded financially can have the effect that they end up not trying hard to find a job. This is because they are now secure and know they will receive support. An example can be Anna, who talks about this negative effect regarding becoming autonomous:

*“Well not doing anything, take it very easy, sit at home, also if I receive it, that is not good. I’d say [...] I knew I’d move out when I was 18, but I still have money. I don’t have to do anything. It will be paid for anyway. You cannot help it, but it does lead you in that direction [...]” (Anna, F, 23, LE, U)*

Additional negative aspects regarding autonomy can occur in the lives of young adults when they receive insufficient support from the employment agency during job searches and, therefore, cannot achieve (financial) autonomy or independence from the employment agency. Klaus, for example, thinks that the state/employment agency is not interested in the individual life situations of young adults and does not support them enough in improving their situations:

*“Instead of them ... that is what the employment agency is there for, that they take care of, that unemployed people can leave the unemployment state. [...] They give a shit about that. You have to look after yourself ((becomes more silent)).” (Klaus, 29, M, U)*

Additionally, Sophia and Katharina sense a lack support from employment agency and that sometimes their progress is even hindered by the employment agency:

*“Well, I’ve already got know them at the unemployment agency and ... well, I cannot say I have the feeling they could help me.” (Katharina, F, 26, ME, TE)*

*“And the situation with the employment agency is horrible [...], they seem to put more spokes in someone’s wheel than they actually help. [...] My current situation with them, for example, is really bad, yes.” (Sophia, F, 25, ME, U)*

In addition, some young adults talked during the interviews about their experience of being sanctioned. In such circumstances, the amount of social benefits is shortened because they have fail in their duties as beneficiaries in some way, e.g. they have missed mandatory appointments with employees of the employment agency. These sanctions lead to an additional burden, in most cases, because missing financial



support makes their lives more difficult and does not lead to reaching autonomy, but, rather, the opposite:

“I then was blocked, because I didn’t report myself looking for work //Mhm// because I did not know ((laughs shortly)). Yes, then I was blocked for three months and I didn’t have anything again.” (Klaus, M, 29, ME, U)

All in all, young adults in the sample often report what is, in their opinion, bad behavior (poor treatment) on the part of the caseworkers and employees of employment agencies. This can lead to an additional burden:

*“Simply shitty, you really feel like a piece of shit. You really feel like a piece of shit. //Mhm// Because there is one person telling you ‘Well, you don’t have money’ kind of like that ‘You haven’t reached anything in your life=now you are unemployed. Don’t you have anyone who can help you?’ Then I told her ‘Look, if didn’t need it, I wouldn’t be here. [...] And that was again just putting you down again, that you really are put down even more.”* (Ali, M, 28, HE, TE)

*“I just think it is horrible how people treat you in there. [...] How they treat you like the lowest of the low. [...] I also said ‘Before I go there again, I’d rather work in a warehouse’. **Before** I’d had to do anything with them again. [...] **It might sound harsh**, but [...] I say it like that, because they really treat you ... That doesn’t work. I mean they are not more special than we are.”* (Lena, F, 21, ME, U)

*“Yes, it lies heavy on my mind, because as I said, you know exactly you are not treated in a human way at all. [...] Of course that is a burden, when you know that you are dependent on people who are ... at least the way you feel treated=You are dependent on people who don’t see you as a human rather as a number=You are...dependent on people, who put pressure on you and that is of course a huge burden.”* (Tanja, F, 19, LE, U)

*“Really bad, I find they really treat you inhuman.”* (Thea, F, 21, LE, TE)

It was apparent that only a few people in the sample used BAföG (student grant) or other benefits, e.g. housing benefits. In respect to housing benefits, this was not surprising, because in Germany when somebody receives unemployment benefits (ALG II) the grant for housing costs are already included because it is basic social security in Germany.

Regarding the active labour market policies, the young people in the sample have either already attended to it in the past or are still attending to it. We can emphasize that perceptions of different measures vary completely across the interviews. The measures young adults experienced are, for example, employment preparation courses or application trainings, etc. In the following, we want to highlight some perceptions, both positive and negative, to show that within the sample the meanings and experiences can differ greatly.

Sophia, as an example, left school without a degree/certificate and since then has experienced several years of unemployment. However, some years ago she joined different measures, e.g. where she could complete her school degree and become prepared for the labour market. She, additionally, feels that she improved her situation because she did her forklift license during the measure and has now, in her opinion, better labour market chances. Although she is still unemployed, she made, in her opinion, one step forward in the direction of finding a job and being able to live independently soon:



*“I think it is very good. I think it is good that one can participate in such measures. Especially for people who have been at home for a longer period of time. I always say, I think it is amazing, that one is offered these things.” (Sophia, F, 25, LE, U)*

Another positive aspect was stressed by Sven, who, additionally, did certificates during the measure and did not simply sit at home doing nothing during his unemployment periods. Through measures he now can send positive signals to employers showing that he is willing to work and is motivated to improve his situation:

*“Sure. At the same time I also took my forklift driving license. That was paid for. That definitely brought me a step ahead, because I didn’t have any gap in my CV. [...] That always looks good, if you have grades or certificates. [...] And I think it is good ... courses like that.” (Sven, M, 25, LE, U)*

Other young adults in the sample, like Jana, mentioned that job application trainings and the support you get there are very useful:

*“Yes that was helpful at least for me it was. [...] for example if you never have written a proper application, it was of course very helpful [...] yes, I liked that.” (Jana, F, 28, ME, PE)*

Another important, and often stressed, aspect which arose during the active policy measure interviews was that, besides improving necessary knowledge for the labour market, young adults also strove to live their daily lives with structure. This allowed them, therefore, to manage daily life better. Simon is a good example for this:

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

On the other hand, as already mentioned at the beginning, some young adults – sometimes the same adults who perceived other measures positively – reported bad experiences with some different active labour market measures. Some young adults say that some measures are inadequate, do not make sense, or are useless so they do not feel taken seriously. Often these measures and support are not oriented on the individual needs of the young adults. These aspects also occurred when talking about suggestions in the interviews (see part 6). Additionally, and in this respect, the behavior of the employment agency employees (strongly linked with laws and bureaucracy) was often reported negatively. Additionally, young adults reported about the feeling of being stuck in this circle and with attending one measure after another:

*“You are a number and this number only important to them but it doesn’t have any value [...] ‘Oh look, we have to get rid of this number, we somehow have to lower this number. Look, here you have a measure, and then you are not unemployed anymore.’ [...] As I said that is the feeling that I often experience, that you are put into different measures only when numbers do not match or when deadlines for statistics of unemployment numbers or other numbers are due //Mhm//. Because these offers occur every quarter not spontaneously.” (Marc, M, 24, LE, U)*

*“It wasn’t useful, no. //Mhm// Not at all. It is just if you always ... it not useful for me if you are in this circle the whole time ... that is not a spiral but more like a circle. You don’t learn anything. Things are explained but it doesn’t really make sense at the moment. There is no real lesson”. (Eva, F, 18, LE, U)*

*“Yeah, I have gained the experience, they stick you in a bunch of different places hoping that you will get something.” (Tobias, M, 24, LE, U)*



As we can see in this part of the report, young people have had different experiences with different measures. It is very difficult to point out general aspects because the individual meanings vary very often, and we have positive as well as negative aspects. For some young adults these measures have positive personal effects and an improvement on the way to individual autonomy is seen by them. On the other hand, other young adults perceive the opposite and view these measures as additional obstacles. Reasons for variation (possible determinants) of who can play a role for the diverse perceptions are: the individual actions of the case managers; young adults' different motivations for attending measures; general attitudes toward finding employment or apprenticeships/vocational trainings; duration of the individual unemployment period; satisfaction of individual needs; the kind of measure; and/or, the availability of specific measures.

Without generalizing, it is possible to point out that across the interviews trainings on the job application process are often positively received in addition to some of the active labour market measures with practical and theoretical parts, like some preparation courses. They are sometimes seen as good orientations for the future working career. Measures where individuals can complete their education level degrees or certificates are useful to display positive signals in the labour market. However, one has to also take into account negative perceptions of these.

## 6. Autonomy and policies suggestions

Because of the very strongly mixed experiences and feelings about the different measures, it is not appropriate to make general suggestions for policy improvement. However, we can now highlight some aspects which also occurred during the interviews. The following aspects are suggestions from young adults based on their individual experiences with different policies in Germany.

One suggestion which came up often (see part 5 in this section) was that of improvement in the behavior of case managers, generally. Young adults feel treated poorly (e.g. pejorative). Additionally, they want to be taken seriously and seen as humans, not as cases or numbers. Moreover, they suggest that the employment agency support (e.g. advice, job searches, assigned measures) should, in general, focus more on the individual needs of youth and often suggested that less pressure should be placed on recipients. Most suggestions frequently seem to be very general and seldomly directed to specific measures. Otherwise inadequate measures could then be avoided in advance.

*“Another aspect is that the courses of the Job Center are stupid and not useful. And the career guidance is very bad. I wish they would do a better job, because now ... this isn't useful at all //Mhm// This should definitely be improved.” (Tom, M, 20, ME, U)*

Another aspect which, from the point of view of some young adults, can be improved upon is the speed at which support is offered. Namely that which is offered to quickly finding a job in order to reach autonomy and to support the unemployed more actively:

*“Well, they are really slow there, like they just don't manage anything. I find a job ten times faster on my own than them having found one for me. That was ridiculous. Like I just thought to myself they must really efficient, but nothing.” (Katharina, F, 26, ME, TE)*

*“But I think it would be better to get help from the employees of the employment agency. They should help the unemployed people directly. I think they should help to find jobs and they should contact the firms and say: “Hey, here's someone who wants*



*to work at your company, are you interested?" It's important that the Job Center helps the unemployed actively. I think a lot of people are lazy about to search for a job. They couldn't handle this situation of unemployment of their own. They need help." (Tom, M, 20, ME, U)*

In this regard, some young adults complain about the enormous bureaucracy they are confronted with when they are unemployed. Many young adults, like Klaus, are overloaded and sometimes it seems case workers are too since everything took an extremely long time:

*"The employment agency seems to be like the funny farm 'We are not responsible for that, we cannot give any information on that. We are not responsible for that, you need to go there and there'. I go here and there 'We are not responsible for that' //Mhm// Then I left again. I always went there and back like an idiot. Nothing changed, not any smarter. This organization has to work better. The information needs work better [...] [They should] say 'You have these possibilities. You can do this training etc. We can offer this'. I know nothing about that ((raises his voice)) //Mhm// This has to be changed [...], that is what this agency is there for, to help finding work [...]." (Klaus, M, 29, ME, U)*

*"Yeah, a bit confusing sometimes ((laughs)). So ... it's pretty slow sometimes. Sometimes everything goes smoothly, but sometimes it's really confusing or suddenly the application just isn't there, when I say 'but I was there' //Mhm// so things get lost and ... well, I have the impression that ... the right hand not knowing what the left hand's doing [...] it's kind of really strange //Mhm// that they sometimes really don't have any clue what should be done, what has to be done and that one of them says this and the other says something different. Somehow really confusing, all of it." (Katrin, F, 27, LE, U)*

For more information, a general overview, and summary of youth voices about policies in this study, see Part f) of this paper.

## 7. Conclusions

In general, many young adults in this study try to reach autonomy, especially housing autonomy, and view it not only as an important goal for their future, but also as a factor in becoming an adult. The aspect of housing autonomy is perceived very differently and is, additionally, often related to economic resources. The meaning of autonomy, especially financial autonomy, is an upstream process for other parts of autonomy in their lives and carries great weight individually. Because of this, it seems that youth's insecure situations lead to staying in parental homes. However, it is important to consider, additionally, the various reasons for staying already mentioned in this chapter. This aspect is especially true considering the young age of some young adults and the individual desire to stay at home. In fact, it can generally not be shown that unemployment leads automatically to a delay with regard to moving out of the parental household but can certainly be an important factor which has to be taken into account.

In the German sample, the economic situation and, thereby, the economic autonomy can play an important role in how autonomy on the whole is perceived and how this situation affects other parts of the young adults' autonomy, for example housing autonomy and psychological autonomy. Overall, the young adults can be characterized with different levels of perceived economic autonomy and, therefore, differentiated into three groups, *fully economically autonomous*, *partially economically autonomous*, and *little/not at all economically autonomous*. Most people in the sample are unemployed



and therefore in the group *little or not economically autonomous* while the other groups are very small with only a few cases. Moreover, the analysis has shown that many young adults have previously experienced several changes in their state of economic autonomy because of their, often, none linear work courses. It is apparent that in this research especially the lower educated and young adults with insecure economic situations often show many status changes and interruptions in their paths, in both education as well as in working career.

Not being economically autonomous can have different effects on young adults' lives. When not earning enough money and/or not receiving sufficient (formal/informal) financial support for their personal needs, a few people in the sample do feel (partially) socially excluded, because they experience material deprivations. They, additionally, feel excluded from social aspects in the form of not being able to participate in public life. They then cannot integrate fully into society or continue developing on a personal level. This is seen by them as both a lack of autonomy and independence as well as having not reached a self-determined life. A few people stressed the alienation from social life (acquaintances, friends, family, etc.). Stigmatization is itself yet another aspect which is linked with the lack of autonomy. Receiving formal or informal financial support to cope with their financial situations since being unemployed or just having part-time work is perceived very differently and with variation due to the amount of support and the kind of support that is received. However, family (especially informal support) can be an important factor and can protect them from social exclusion during insecure life periods. For more detailed information about social and economic consequences of youth with job insecurities, especially unemployment, in the context of social exclusion, see Part d) and e).

Many young adults attach great importance to living economically independent. They try different ways to reach economic autonomy. The most frequent used strategy, considering the system in Germany, is to reach economic autonomy through employment and the earnings received. On the way to finding regular employment which provides adequate and sufficient earnings to reach economic autonomy, other obstacles have to be overcome, like gaining the necessary level of education etc., as discussed in earlier parts of this paper.

The analyses on autonomy have shown that psychological autonomy is strongly linked with other parts of autonomy, so it is not possible to examine the theme of autonomy in young adults' lives irrespective of the different forms of autonomy. Young adults in our sample perceive psychological autonomy when, given their situation, they are able to satisfy or cover their own, individual needs in respect to autonomy in different areas of their lives, both physically and mentally. When people achieve the ability to cover and satisfy their own needs in regard to autonomy – as already mentioned above, e.g. being able to take care of oneself financially, managing daily routine, making decisions on one's own, being responsible for oneself or other persons – they perceive psychological autonomy. In contrast to this, if there is a lack of this, they will not perceive their lives as autonomous. Economic autonomy seems to be a roundabout way to psychological autonomy and, moreover, it can be seen as an important, albeit not as necessary, step on the way to reaching psychological autonomy. Young adults in this sample reach psychological autonomy mostly through financial independence, so they use strategies for achieving economic autonomy to finally reach psychological autonomy.



Regarding policies, young adults have had different experiences with various measures. It is very difficult to point out general aspects because the individual meanings and feelings about the different measures experiences are very mixed, and positive as well as negative aspects were apparent. For more information, a general overview, and summary of youth voices about policies in this study, see Part f) of this paper.

## Part c) Well-being and health

### 1. Self-perception of well-being and health status

The concept of well-being in this study followed that of Diener (1984) as well as Diener et al. (1999). Thus, well-being can be characterized as a personal judgement in respect to a feeling of satisfaction (e.g., joy, happiness) in one's life. As an indication of "mental health", it includes cognitive factors and aspects related to life quality, like perception, as well as emotional ones, like positive feelings (Diener 1984, Diener et al. 1999). Voßemer and Eunicke (2015) highlight in their literature review (see EXCEPT Working Paper No. 2) that whereas there exists a large body of research on associations between unemployment and health/well-being, there has been, until now, less research on youth unemployment in general. The research designs and time periods differ across the studies, but generally show that there is a negative association between unemployment (or other labour market insecurities) and mental health/well-being (e.g. Gebel and Voßemer 2014). The effect on physical health is less consistent. However, across all studies heterogeneity in the experience of unemployment and its effects occurred (Voßemer and Eunicke 2015). Regarding German research, especially focusing on qualitative designs, we can, as an example, highlight two studies. First, Rogge (2013), who does not focus on youth specifically and, second, Beelmann et al. (2001), who focus on youth unemployment in Germany. Both highlight in their studies that unemployment influences well-being and health negatively and, aside from the negative perception of unemployment, can also lead to positive impacts. In general, it is important to take into consideration different effects, e.g. causal, selection, and composition effects. In addition, a combination of these is possible, e.g. in cases of long-term unemployment (Voßemer and Eunicke 2015, Kroll et al. 2016). For more information about recent research, see literature review from Voßemer and Eunicke (2015) in detail.

#### 1.1 Meaning(s) of well-being and health

In this part of this Working Paper of the EXCEPT research project, participants' self-perceptions of health and well-being will be presented and discussed. This category of perceptions of the individual's current situation regarding their own health and welfare also includes how the young adults needs and desires evolved during their insecure life situations which was due to unemployment or other precarious employment situations. It also acquaints the reader with interviewees' plans for the future. Overall, many different meanings of well-being and health surfaced during the interviews. An overview of the three main areas will be highlighted in the succeeding section, namely *material goods, social relationships, and health*.



### 1.1.1 Material goods

In the German sample, many young adults associate their self-perceptions of well-being with material goods, like money. It appeared that money plays an important role in young adults' lives but is often related to different contexts. The following extracts show different perspectives on the meaning of well-being and health in respect to material aspects. Luke, for instance, talked about his unemployment period and mentioned that he wants to find a job, because he needs money to afford goods for a *satisfied life* and the ability to *fulfil his dreams*:

*"Well it is nice to have your personal space but at some point you do have things you want to be able to afford financially. //Mhm// And that's why ... I want to achieve finding a nice job, where my work is appreciated //Mhm// and where I earn that much so I can fulfill my dreams."* (Luke, M, 30, ME, U)

Other young adults, like Tom, associate the possession of financial resources as an additional indispensable condition for a happy and autonomous life with *freedom and free choices*:

*"It's all about money **nowadays**. It's very important to earn a lot of money, the more the merrier. With enough money you can do what you want, I think."* (Tom, M, 20, ME, NEET)

Moreover, on a more *basic level*, it is very exhausting and mentally stressful for Peter, who is unemployed and homeless, to find a place where he can sleep every night, for example. He never has sufficient money to cope with all of his life expenses:

*"It's annoying. (...) Every day checking, where am I going, how am I going to make money. //Mhm// (...) It is sad."* (Peter, M, 22, LE, U)

*"I'm more worried about a place to live and have to think about it every day."* (Peter, M, 22, LE, U)

Other material goods often mentioned by the young interviewees which are related to their perceptions of happiness and subjective well-being are, inter alia, home ownership. This is often combined with other *traditional aspects*, like starting a family.

One of the most important aspects for a sense of well-being for many young adults seems to be the *security* factor. A positive feeling of security about their life can be achieved with employment and sufficient financial resources for every day expenses. Regarding this, the analyses, especially concerning the retrospective parts, show, in some cases, changes in the meaning of well-being and health over time during the unemployment period. Especially for young adults who have left school, university, or finished their apprenticeship and then experienced unemployment as an unsuccessful trajectory into the labour market, the perception of their situation developed increasing senses of insecurity the longer the period went on. In other words, in some cases, the effect of the perceived insecurity and/or stress seems stronger the longer the duration of the objective insecure situation. An example for this can be Maria, who first enjoyed the free time, but then experienced mental stress during her period of unemployment because she could not make forward steps in finding employment during this time. She found that it was:

*"Well, it was really difficult. [...] Well, in the beginning I was still very positive. And then, well, it is normal that one has to look a little longer after graduating from university and I*



*didn't put myself under pressure. But ... it started to be a burden after a while; I had several interviews and got a lot of rejections.*” (Maria, F, 27, HE, TE)

Many young persons in the sample receive unemployment benefits. Apart from the positive effect of the feeling of security due to unemployment benefits for some of these young adults, the dependency on the social security scheme (e.g. unemployment benefits, ALG II) often appeared as a great mental challenge. On the one hand, this challenge was a result of stigmatization (e.g. Goffman 1986) by society. On the other hand, it was a product of the low living standards afforded by this basic form of social security as well as sometimes of experiencing poor treatment from employees of employment agency. This aspect will be discussed under Point 2.1 “Risk factors for well-being and health” in more detail.

### 1.1.2 Social relationships and family

Aside from material goods, youth mentioned *social relationships* as a factor for the individual perception of well-being. For many, these ties are very important in their current life situation, which is mostly characterized by insecurities. They often also serve as a protective factor or coping strategy so that young adults hope they will keep these strong ties in the future:

*“I hope I can keep my friends. //Mhm// That would be important to me.”* (Thea, F, 21, LE, U)

*“[...] But proper work, family life. Yes, a good job. That's basically it and family, as in my family, my family like my mom, my stepfather and my brother, that they are fine. Yes (...) That's it.”* (Hans, M, 26, LE, U)

In addition to that, it was apparent that their actual as well as potential formal or *informal support* can influence their individual well-being or, rather, how the objectively insecure situation was perceived. For instance, the potential, or actual, financial support received through unemployment insurance or from parents, as a protective factor, prevents young adults from extreme financial deprivations. As a result, it can lead to a sense of well-being being potentially fulfilled, even if on a moderate level, despite the fact that they are in an objectively insecure situation:

*“[...] I had my parents who supported me pretty well. [...] That was enough for me in the meantime. So when I ever had money worries, my parents were mostly there to help me out.”* (Daniel, M, 21, ME, U)

For more information about financial support, see Part d) of this paper. Another aspect which appeared in the form of wishes for the future and which, therefore, can be interpreted as meaningful factors for well-being is that many young adults plan to *start a family*. The personal importance of this aspect can be seen in the following excerpts:

*“Yes, privat life ... I would like to be a father later on. I don't care whether I marry or not ((smiles)) [...] that can also happen in a relationship. That would be my biggest wish, have a small family within the next five to ten years. That's what I really wish for.”* (Ali, M, 28, HE, TE)

*“[...] have a truly happy family life. When you come home, I'll say it like that, from work and you enjoyed work, that you know when you come home you have the next nice thing waiting for you.”* (Emil, M, 22, LE, U)



In addition, having a family makes them feel happy and gives them hope in their lives, although they are sometimes in an objectively insecure situation:

*“I mean my child makes me smile every day and I can say ‘Well, then we’ll manage the other days as well’.” (Lena, 21, ME, U)*

Furthermore, another aspect is that some young people associate well-being not only with starting a family, but also with the ability to take care for them financially. Not being able to do that can otherwise be a burden for their mental health and well-being:

*“You can feed a family=I very much hope that it works out.” (Andreas, M, 27, ME, U)*

*“Well, earning money. I want to be able to afford things for my child.” (Lena, F, 21, ME, U)*

In addition to that, some young adults define their own meaning of well-being with the well-being of important persons, like family members or friends. If these persons do not feel well and/or are in difficult life situations, it could have other significant effects on their own perception of well-being, because they feel responsible for them. An example can be Thea, who has a teenage brother. They have both experienced difficult childhoods and she hopes he will have a good life, though she worries he will get off the straight and narrow because of drug abuse:

*“Yes definitely my brother that he finds on ... the right track again. Maybe finishes his school. I’d hope for that.” (Thea, F, 21, LE, TE)*

In the case of Klaus, we also see how important his own family can be for his own well-being. In his extreme case, family was especially important for his willingness to survive through very sad times with a lot of deprivations which had led to the illness and strong physical health problems he has experienced:

*“How I felt? I have **shitty life** [...] My life is crap, what did I do to deserve this. What did I do wrong with my life? It all started ... well, in my childhood, it started with my mom. She gave a shit about me. //Mhm// And ... (she) saw my dad in me and she hated my dad and that is why she rejected me, she expelled me //mhm// I’ve always asked myself, what did I do to deserve this? Why? Why? Three years ago, while I was in coma, I partly wished, I will never wake up again, I would have never woken up again. //Mhm// I fought, because I knew about my wife, my child.” (Klaus, M, 29, ME, U)*

### 1.1.3 Healthy and autonomous life

Some of the young adults in the German sample are suffering from mental or physical problems. Moreover, these problems are, in some cases, the reasons why they are not able to work (anymore). These affected persons wish they could improve their own health situation to reach the ability to work again and to no longer be dependent on other people or institutions. This often seems to be perceived as an additional negative factor for their well-being. Hans, for instance, uses a wheelchair because of his rheumatic disease. His most important goal for the future is to improve his physical health situation so he can once again have the autonomous life he lived before:

*“It is very important to me. If you look back ... being independent from someone like, that you can go outside on your own. And go there alone, go alone here or ... alone... personal hygiene, counts to that too. [...] Doesn’t work either, I need to ask for help for that too. [...] Yes, well ... it didn’t work out very well [...].” (Hans, M, 26, LE, U)*



In addition to that, some of the young adults who are suffering from mental health challenges which prevent them from working at the moment are still dependent on other individuals. Overall, we see that physical and mental health has great meaning for young adults' perceptions of well-being and can also be the reason for individual unemployment. On the one hand, problems regarding mental/physical health and well-being can negatively influence the employability and, under certain circumstances, can additionally increase mental problems. On the other hand, we have to take into consideration that health problems can be the result of insecure life situations, like unemployment periods with a lot of deprivations. Consequently, unemployment can also negatively affect mental health and well-being. This aspect will be discussed in more detail in Chapter 2.1 "Risk factors to well-being".

## 1.2 Meaning(s) of well-being and health as a result of unemployment or precarious employment

Apart from the already mentioned general individual aspects regarding young adults' meanings of well-being and health during unemployment, it appeared that for some people the personal meanings of well-being *changed* with changing life-contexts, circumstances, and prospects. Moreover, young adults' personal meanings of well-being were often associated with life satisfaction. Tina and Maria reported about this aspect:

*"Yes, when I finished school, I was very happy about the situation and enjoyed a lot of free time. I really enjoyed that, after a while it's getting really boring, of course. (...) And then a lot of relatives and friends asked me 'What are you doing professionally at the moment?' And then I had to answer, that 'I do nothing, I don't work (...) because I 'am unemployed' that's a really embarrassing situation and you feel very unpleasantly ((strained smile)) //Mhm// and after a while, as already mentioned, it even gets boring and ... ((taking a deep breath)) you want to have something to do again ((sighing))."* (Tina, F, 18, LE, TE)

*"Well, it was really difficult. [...] Well, in the beginning I was still very positive. And then, well, it is normal that one has to look a little longer after graduating from university and I didn't put myself under pressure. But ... it started to be a burden after a while."* (Maria, F, 27, HE)

On the other hand, the analyses show that there are some interviewees *who do not change their meaning of well-being* during their objective insecure situation because they subjectively do not see their situation as a problem etc. Reasons for this phenomenon can be very different. Fabian, for example, perceives his unemployment period as a normal event in his life and sees, additionally, good chances to becoming employed again after a short period of unemployment:

*"So I see it really laid-back since nowadays it's simply a fact that sometimes people are unemployed. I'm not embarrassed about it now either, even if I'm unemployed for three months until I find something again over the winter."* (Fabian, M, 22, ME, TE)

Regarding this aspect, it is important to take into additional consideration that there are young adults in the sample who *do not see themselves as in insecure situations although they objectively are* for several reasons. These individuals can be unemployed persons for whom the positive aspects of unemployment (ample free time, the contact with social relationships, well-rested nights, etc.) dominate over the negative aspects. However, they can also be individuals who do not worry about their



situation because they see for themselves good future labour market chances, e.g. as a result of high education or finished apprenticeship (e.g. Biersack et al. 2008, Kieselbach 2003). Moreover, some see their unemployment as a normal temporary period, a trajectory, and frictional unemployment is accepted by them as a part of the life course nowadays, sometimes in addition to the other aforementioned perspectives. Another aspect is that they have good employment prospects, sometimes even having the confirmation already that employment will start in the near future. This means that the end of this objectively insecure period is foreseeable. For others it means that they have enough financial resources for security, so they are not actually at risk of financial deprivation. Yet for others, they are able to use other formal/informal support in several facets to cope with the situation, as already mentioned above. To summarize, there are often several factors which can influence the actual subjective perception of the individual life situation and, thereby, the individual well-being – sometimes to mutually strengthen the effect or, in contrast, to weaken the effect.

Another aspect which occurred during the interviews is that especially the young adults in the sample who have been experiencing long-term unemployment periods (a minimum of approximately 6 months) noted that the *structure* for their individual perception of well-being became very important during their period of unemployment and often they aimed to work on it:

*“I just want to reach a point where I can say ‘It is like that now and I will be like this for the next five years’. [...] I want to have something substantial, something unlimited somehow=Everything what happened until now always had an expiry date.” (Luke, M, 30, ME, U)*

Having a clear task, which is often associated with security and the possibility to *plan ahead*, was mentioned as a factor of well-being which they often were not able to reach while unemployed. This is because work, which structures the daily life, is most missed (see also Jahoda 1981, 1982). In these situations, young adults experienced mental stress and the whole situation became a burden:

*“And another goal maybe, ... yes... have a more regular life, not this way anymore. Yes, it is nice to have change sometimes, but only slacking, that’s not it for the long-term. You get frustrated at some point, depressed a bit. And it’s boring. So just living with a **plan** sometimes” (Katrin, 27, F, LE, U).*

*“I think work is a very important part in life. Especially in the period of time when I was looking for a job and didn’t have a clear task. You just notice that you are completely dissatisfied and just **vegetate** and I think it is important to have a task and have something to do.” (Maria, F, 27, HE)*

However, some young adults achieved a structured life despite being unemployed by attending policy measures, as Simon did for instance, or by structuring their lives with clear tasks and timetables on their own:

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

This structure gave them some feeling of security and better life perspectives. Other young adults reached this feeling of security again when they coped with unemployment and found a job after a long period of unemployment:

*“Exactly that makes me feel calm, that I for sure got something now and I am in good hands for the next three years.” (Anna, F, 23, LE, U)*



Ali, for example, was extremely frustrated and mentally stressed as well as dissatisfied during his unemployment period. He often asked himself if it was the right choice to study etc. because he was unemployed. But, with the employment position he got later he felt that his life made sense again:

*“Great, well at the moment, well I am just so relieved ... it is great. It might sound awkward, but I have a mission in my life. It makes sense [...]” (Ali, M, 28, HE, TE)*

## 2. Risk factors to well-being and health

### 2.1 Risk factors to well-being and health: Micro

Discussed in this section are the risk factors for well-being and health in young adults' lives which occurred during the interviews. Aside from the factors already briefly addressed in the previous discussion about the meaning of well-being and health above, this section focuses on three levels: the micro, meso, and macro level. In several cases different risk factors appeared in combination and then increased the negative effect on individual well-being. Starting from the micro perspective, it is generally important to mention that several aspects of the micro level risk factors can derive from the individual's situation, e.g. unemployment situation or other insecure life situations. On the other hand, they may be the reason for the current insecure situation of young adults.

#### 2.1.1 Strong worries and anxiety

One factor which influences the individual well-being of young adults and which was stressed very often by the interviewees is their own strong worries and anxiety in daily life. Many of these concerns are caused by their insecure situation (e.g. experiencing deprivations, bad prospects). Tom, for instance, is greatly worried and afraid for his future relating back to his unemployment situation and private life. As a result, it is overwhelming for him. He perceives his current situation with a great amount of stress and burden which is a result of great uncertainty:

*“I don't know how long it will last till I find a job, finally. I am afraid that I can't find a job generally. (...) That's a dodgy situation. And I think about how old I am after my following apprenticeship. I think I will be old ... maybe it could be too late to gain a foothold in the labor market. The main problem is that I don't know what to do regarding job and apprenticeship (...) I'm afraid about the future. I'm afraid that I couldn't find a girlfriend, a flat and couldn't afford my own car. (...) I think I'm afraid of my whole future. I'm really tired of the whole situation.” (Tom, M, 20, ME, NEET)*

*“Yes...I'm worried about a lot of things at the moment ... I'm afraid of the future. I'm afraid that I can't find a job //Mhm// I'm afraid that I can't find a flat and pay for it. I'm afraid that I can't cope with the whole situation. The **whole situation** is making me crazy.” (Tom, M, 20, ME, NEET)*

Other young adults in the sample are very worried and sometimes *afraid for their future* due to their *low education*. They experience bad chances and opinions related to their future on the labour market and mentally suffer from that idea:

*“I am worried because of my education I have so far. The thing is that I am afraid, because of my poor education [...] that I will not have the chance to do an apprenticeship. And ... yeah, that is why I am a little afraid [...]” (Sophia, F, 25, LE, U)*



*“Because I am afraid I won’t get an apprenticeship and without an apprenticeship I will be stuck with cleaning jobs and I do not want that. I don’t want to be put in this pot, single mom who will always only be cleaning lady.” (Sophia, F, 25, LE, U)*

Another aspect which occurred during the interviews is anxiety due to very *low financial resources*. Kai can serve as an example for young adults in the German sample who are unemployed and receive unemployment benefits (ALG II) as well as suffer from *financial/material deprivations*:

*“Not at all, it is lacking on every corner [...] Too little to live, too much to die [...] It is (...) It just is (...) You survive somehow at the moment, but not really (...) It just is ... rent is covered and that’s it. [...] It just isn’t enough.” (Kai, M, 25, LE, U)*

Other young adults experience bad life circumstances due to being *homeless* (e.g. Peter), having no place to stay, and having *insufficient money* to live properly. This is an enormous *burden* for them that goes hand in hand with perceptions of *anxiety*:

*“I’m more worried about a place to live and have to think about it every day.” (Peter, M, 22, LE, U)*

*“It’s annoying. (...) Every day checking, where am I going, how am I going to make money. //Mhm// (...) It is sad.” (Peter, M, 22, LE, U)*

Another phenomenon which occurred during the interviews and which was highlighted by some young adults who are already parents, is that the *well-being of their children additionally influences their own well-being*. This fact seems to generally be strongly related to the individual’s perception of *responsibility for other people*. Lena, whose mother is also unemployed and receives unemployment benefits, experiences with her own child financial deprivations and suffers mentally from her dependency on the employment agency (i.e. unemployment benefits) because she is not able to support them independently:

*“I am just afraid, I will dependent on the employment agency and I do not want that. I believe I am worried about my child, because I don’t want him to have the same life I have. [...] That would be my biggest worry.” (Lena, F, 21, ME, U)*

Lisa is mother to a disabled boy who suffered from severe health problems right after his birth. As a result, Lisa quit her studies to take care of him. This was, in combination with worries about her son, an enormous burden for her and resulted in her suffering from mental health issues:

*“Well generally I am a person worrying about everything [...] It is, I think, especially if you have a child, it is not that you worry about yourself anymore, you care more about your child’s life. [...] And that is of course that I, I think I am more worried about my psychological well-being just to reach this point.” (Lisa, F, 25, ME, U)*

*“[...] Well, I was unemployed, my state of health just broke down and then I ran from one doctor to another doctor and from hospital to hospital and ... that was something when I said ‘It doesn’t work anymore’. At that point I just couldn’t do it anymore. [...] And I said ‘it just doesn’t make any sense anymore’. The most important thing is that I will be better again and my child is okay and then I can start building everything up again from the beginning.” (Lisa, F, 25, ME, U)*

Furthermore, other young adults worry about other family members. Eva, for instance, is worried about her situation in general because of her, in her opinion, insufficient financial resources. Due to her low education, she sees only poor opportunities to



improve her own situation and is worried she cannot reach what she perceives as the German standard. Additionally, she worries about the bad financial situation of her family due to their insecure labour market situation.

*“Sometimes I think I don’t want to be in Germany. [...] I am just worried about how everything will go with my family. [...] I sometimes am afraid of not having enough money that I won’t be able to afford a house and a car, what for German standard is just normal. [...] That is expressed harshly, but I work and work and only get 1000 Euro. That is what I am afraid of, that I am stuck on one level.” (Eva, F, 18, LE, U)*

### 2.1.2 Pessimistic thinking and inferiority

During the analyses, it arose that many young adults perceive their situation poorly and do not think that it will improve, inter alia, due to their low education. In these cases, very *pessimistic thinking* which negatively influenced the individual well-being of the young adults was apparent. This aspect also often occurred with the perception of anxiety:

*“I do, well, have worries that I really will end up in a bakery ((forced laughter)) and can only do that. Or the supermarket or something, and I can only say ‘I don’t want to do that’ [...] And... because I do still want to work, but that I can’t effectively reach what I want to or ... my qualifications aren’t enough.” (Katrin, F, 27, LE, U)*

*“Because as I said, it is like this now: Who doesn’t have good degree, will not get a job. That is a problem.” (Alina, F, 21, LE, U)*

*“Well I find it quite depressing. Simply when they see ... ok low school degree, not even Hauptschulabschluss (lower secondary degree), we won’t take her. That sucks.” (Laura, F, 25, LE, U)*

In many cases, negative well-being resulting from unemployment manifests itself as *inferiority*. Lena, for instance, thinks she has limited chances on the labour market and is put in disadvantaged position because she is a single mother. As a result, she suffers:

*“You just feel inferior. Well, it doesn’t mean that just because you have a child, you cannot work. You can do it like the others. It just feels depressing if you constantly receive refusals in your letter box.” (Lena, F, 21, ME, U)*

As already mentioned, other young adults suffer because of their dependency on the employment agency and their financial deprivations. This is also apparent in their expression of inferiority:

*“With food, drinks, with smoking, well ... apartment, shelter ... to be dependent on others //Mhm//, but actually wanting to stand on my own two feet and want to be able to do that on my own and also now that I can do it, because it worked out before. //mhm// Just at the moment I am stuck, and it is hard to move on. [...] That’s why I am losing self-esteem.” (Marc, M, 24, LE, U)*

*“Somewhere in my mind I do feel bad only being dependent on the agency, on the state //Mhm// [...] Well, I do feel a little an antisocial loser [...]” (Laura, F, 25, LE, U)*

In this case, the words “*antisocial loser*” express especially accurately just how strongly Laura (F, 25, LE, U) feels socially excluded and how it is combined with her suffering from the stigmatization process present in Germany of persons who are dependent on unemployment benefits (ALG II). Stigmatization, as a risk factor in general, will be



discussed further down in the chapter concerning macro level risk factors. Katrin, who is also unemployed, suffers as a result of this status and does not feel included in society: “[I am no] full member of society.” (Katrin, F, 27, LE, U)

Other young adults talked about the *missing structure* in their daily lives during periods of unemployment. This evolved then into personal feelings of *uselessness and inferiority*, on the one hand, while they, on the other hand, simultaneously perceived a *lack of identity*. Tobias, for example, does not feel well when he has nothing to do:

*“But I say now, really, now when I only sit at home for three weeks at a time, would I or should I have nothing to do, then I would have a serious case of cabin fever.”* (Tobias, M, 24, LE, U)

Other young adults need employment to have a *daily routine, financial security, social status, and identification*:

*“A task, a daily routine, a regular income ... security, things like that. I believe for one self it always is a little revalued. //Mhm// I mean you just feel better. Also regarding your social status and stuff like that. Well, when I now say yes ... I receive Hartz 4 (informal word for German unemployment benefit, ALG II) then you notice the person opposite thinks ‘Okay, sponger’ or something like that. You never really feel accepted. Then people say ‘Well, he just sits at home and does nothing’ and ... ‘Yes, spends all our money’ probably that or something similar ((sighs)).”* (Simon, M, 25, LE, U)

*“I think work is a very important part in life. Especially in the period of time when I was looking for a job and didn’t have a clear task. You just notice that you are completely dissatisfied and just **vegetate** and I think it is important to have a task and have something to do.”* (Maria, F, 27, HE, TE).

*“It’s a thing of status somehow=sounds stupid. But that’s already it, you’re somebody. So when you go somewhere, there are the typical questions: How are you? What is your name? What’s your work? Yes, and that’s already something that you identify with and what pushes people into certain categories [...] somehow having the feeling of being a full member (of society) so to speak [...]”* (Katrin, F, 27, LE, U)

A feeling of inferiority, for example in Katrin’s and Klaus’ interviews, appeared due to their unemployment period and as they suffer from their situation:

*“But then, at some point, a feeling that you, um, aren’t worth as much as the others =I can’t get it done as the others do.”* (Katrin, F, 27, LE, U)

*“Basically I am ashamed of that.”* (Klaus, M, 29, ME, U)

Like Klaus, other young adults compare themselves with other people or peer groups and then are very frustrated:

*“It is frustrating when others go to work and you are not.”* (Kai, M, 25, LE, U)

In addition to that, it surfaced in some interviews that young adults regret the decision they made in the past, e.g. during school or while in the labour force. They see themselves responsible for their insecure situation due to bad decision making, e.g. school dropout or not finishing apprenticeship. As a result, they feel bad which then influences their own sense of well-being.

*“My biggest mistake was ... school. In general. That I didn’t go through with school properly. I lost so much time then and to catch up with everything. (...) Yes. (...) That*



*was my attitude in general, towards life in general. And school was somehow...I didn't care yes." (Simon, M, 25, LE, U)*

*"Simply dumb, when I'm being honest. //Mhm// There are so many things that I ... probably simply did without thinking about it. (...) Where I also think "shit, if you only did it different //Mhm// then maybe you would already have a job by now." (Tobias, M, 24, LE, U)*

### 2.1.3 Physical and mental illness

As already mentioned above, it arose that physical and mental health problems can cause unemployment. On the other hand, unemployment and/or other insecure life situations etc. can be the cause of mental problems. Hans, who is suffering from physical health problems (rheumatic disease) and who uses a wheelchair, can serve as an example. His illness is a heavy burden for him and his only wish is that in the future he will be able to walk and live an autonomous life again:

*"Normally you always say, look positive into the future, but well if you are already sitting in a wheelchair you do start thinking 'Well, hopefully I'll get out of here again' And being stuck in there the whole time. That would be really shitty. Really bad, well shit. But it would be bad. Well, I definitely want to get out. In any case, now in this situation. And in general also with the working life, that I will find something. Because [...] I am ill often, if I am hurting, I notice that with the changing of the weather and so on and that's where it starts and well ... Let's see, how everything will develop." (Hans, M, 26, LE, U)*

In another case, Tanja is worried about her mental health and that she will have to quit the next job again because of her mental illness. This is an additional stress for her because she does not know if she will ever be healthy enough to work again:

*"And I am worried that at some point I will feel bad and //Mhm// that I have to quit again and that's what I want to avoid." (Tanja, F, 19, LE, U)*

Another important aspect which has to be taken into consideration, because it occurred in several interviews, is that a long-term insecure situation can lead to mental or even physical health challenges. Sophia, for instance, has been affected by episodes of depression, but has already improved her health situation a bit. Julia, on the other hand, talked during her interview about her stress which lead her to some kind of recurring illness, listlessness, and apathy during her unemployment period:

*"I have been suffering from depression for four years. I try to deal with the episodes as good as possible" (Sophia, F, 25, LE, U)*

*"But ... I didn't like ... in this phase of looking for a job and at the same time well I also got ill. More than once [...] Well, that one felt weak somehow [...]." (Julia, F, 27, HE, U)*

### 2.1.4 Unhealthy lifestyle

An additional risk factor for the individual well-being and health can be an unhealthy lifestyle. Under this aspect, we mostly address characteristics related to consumption of, for example, alcohol, cigarettes, drugs. However, we even address the unhealthy nutrition or the risky actions young adults undertake which were mentioned during the interviews. In this context, we can differentiate two aspects which occurred during the interviews: drug consumption which leads to insecure situations and drug consumption which is a result of and a coping mechanism for insecure situations. The last aspect will



be discussed more in the part 3 about coping strategies. However, for some young people, past alcohol and drug problems caused unemployment and/or insecure living situations with deprivation and poor prospects. The most important aspect that appeared in this context is that youth did not manage to finish school or complete an apprenticeship. As a result, insecure situations followed often, e.g. in Anna's and Luke's cases:

*"Yes, well ... I didn't take care of anything ... I was sitting at home, gambling compulsively, doing drugs ... //Mhm// Yes, and then it is something different. I got depressive, was looking for help. Now I know, I am steadfast and not as unstable anymore, I am strong again, I know I will manage. I am taking care of it." (Anna, F, 21, LE, U)*

*"That was then alcohol was a big issue. Exactly, that was when I did the detoxication and then the apprenticeship ended and then from that point on I first wanted to, had to find myself somehow [...]" (Luke, M, 30, ME, U)*

Caused by financial deprivations due to her several minor employments ("mini-jobs"), Katharina sometimes only eats rice with butter for several days when she does not have any money left at the end of her month:

*"Also, I am in constant concern about the money not being enough. (...) Until now I always somehow managed to make ends meeting. But there had been some times when it was very tight and I had to, I don't know, had to eat rice with butter or something like that for a week. So, yes. [...] Well, I don't have a secure income so it is always a little difficult to calculate." (Katharina, F, 26, ME, TE)*

Another aspect which can be classified in risk factors of well-being and health are risky activities, for example, stealing, violation of other laws, or driving without a license. A few of the young adults in the sample were already known to law enforcement and now have to live with the consequences or worry that they have to go to jail.

## **2.2 Risk factors to well-being and health: Meso**

In this part, the focus will be on meso-level risk factors for the individual well-being of youth. This means that we now take a look at the circumstances surrounding the social networks and social relations of the youth.

### **2.2.1 Cohabitation with parents and missing support**

Some of the young persons in sample reported about their family support which was missing in the past. Klaus, for instance, had to move out when he was 18 years old, although he had not finished his apprenticeship yet. As a result, he was not able to finish his apprenticeship and had to start another job because the compensation for trainees was too low to afford daily expenses, e.g. groceries and rent. He needed to earn more money to survive. Up till now he has suffered mentally from missing support and feelings of loneliness. In some parts, he places the blame for his current insecure situation on his mother:

*"[...] and when I was 18, I got kicked out by my mom, because then she didn't receive any child benefit anymore and she said 'Now I do not need you anymore' and then I of course had to quit the apprenticeship, because I suddenly had to stand on my own two feet [...] and that is kind of difficult if you don't earn any money" (Klaus, M, 29, ME, U).*



## 2.2.2 Family conflicts and violence

A few persons in the sample experienced *violence* during their childhood or in their early adult years. This violence caused problems related to their mental well-being and sometimes resulted in depression. Sophia talked about the violations she experienced in the household of her parents and from her former boyfriend, which caused depression:

*“That is the thing, I only experienced a lot of shit with my parents ... a lot of violence, already as a child. And, yeas, then I had a bad ex-boyfriend, I experienced the same shit with him and ... then I just wanted a closure with everything, just leave.” (Sophia, F, 25, LE, U)*

Another aspect which occurred in several interviews was that often the social relationships, like family and friends, put young adults who are unemployed under *pressure*. In most cases this is perceived as very annoying and, in some cases, led to mental stress. Although Katrin already suffers from periods of anxiety, is not able to work, and is in therapy because of this, she additionally experiences pressure from her parents:

*“My parents are worse. So that’s always like ‘Girl, do something, do something, do something! Write applications, get going, get some work’.” (Katrin, F, 27, LE, U)*

Additional stress for some young adults occurred when they have to explain and *justify* to family and friends why they are unemployed. This is, again, strongly associated with stigmatization of unemployed people. In the following extracts from the interviews with Tina and Lisa they talk about the situations which negatively influenced their sense of well-being:

*“And then a lot of relatives and friends asked me ‘What are you doing professionally at the moment?’ And then I had to answer, that ‘I do nothing, I don’t work (...) because I ‘am unemployed’ ... that’s a really embarrassing situation and you feel very unpleasantly ((strained smile)).” (Tina, F, 18, LE, TE)*

*“And ... trying to explain your environment, that is difficult. It already starts in the family, ‘Now you have been in school for that long and somehow you didn’t really manage anything real’ ((laughs)) and also everywhere you look, it is difficult.” (Lisa, F, 25, ME, U)*

## 2.3 Risk factors to well-being and health: Macro

In this chapter, we now focus on two main risk factors which occurred during the insecure situations of young adults in the German sample: (1) the stigmatization which came as a result of being unemployed and the resulting support/treatment of the employment agency and (2) about the general bad perceptions concerning the labour market situation and poor working conditions.

### 2.3.1 Unemployment

One aspect which was in several points mentioned above is that of stigmatization. This aspect occurs especially when young adults are unemployed and when they are,



additionally, receiving unemployment benefits. Ali talked about his bad feelings during his unemployment period, how others stigmatized him, and, additionally, about the mental stress of going to employment agency to apply for unemployment benefits since he was stigmatized there too:

*“Because there is sort of a social condemnation through social pressure, I’d say, and it feels as if they say ‘Well, he is Hartzler [informal German word for someone receiving unemployment benefits, ALG II]. He is not doing anything with his life. He could have worked somewhere or something and now he is living of people’s money who pay for social security //Mhm// or the tax payers’. And I never said that, and that was really degrading in parts, what I experienced there (at the job center).” (Ali, M, 28, HE, TE)*

Katrin talked about the stigma of being lazy:

*“I mean [...] when you get to know someone for the first time or something and then you first have to say, ‘Yes, I’m unemployed’ ((grows quiet)) so it’s always been ‘But why? Are you lazy?’ //Mhm// or stigmatised, something like that. You always get put into a category like that and ... that’s when I think that he just doesn’t know anything about it [...].” (Katrin, F, 27, LE, U)*

This following short extracts show that the inability to care for oneself financially and the lack of work leads young adults in the sample to feel ashamed, frustrated, inferior, and stupid, which, additionally, is caused by societal pressure and stigmatization:

*“Well, not that good, because you know you are dependent on the employment agency (...). You are **ashamed** a little for that.” (Anna, F, 21, LE, U)*

*“Basically I am ashamed of that.” (Klaus, M, 29, ME, U)*

*“So that’s when I feel **really stupid**.” (Katrin, F, 27, LE, U)*

*“It is frustrating when others go to work and you are not.” (Kai, M, 25, LE, U)*

*“But then, at some point, a feeling that you, um, aren’t worth as much as the others ... I can’t get it done as the others do.” (Katrin, F, 27, LE, U)*

*“Somewhere in my mind I do feel bad only being dependent on the agency, on the state [...] Well, I do feel a little an antisocial loser [...].” (Laura, F, 25, LE, U)*

*“[I don’t feel like a] full member of society” (Katrin, F, 27, LE, U)*

In addition to this general stigmatization from society and from the negative feelings due to dependency on the employment agency etc., some young, unemployed adults also suffer because of the behaviour and treatment of the employment agency employees. This aspect can be classified on the meso level but will be highlighted in this part because they are strongly associated with the policies for unemployed youth in Germany. To highlight these negative experiences, extracts from the interview with Lena, Tanja, and Marc expressively address this thematic:

*“I want to leave the employment agency as soon as possible. I want make sure I can leave them quickest possible, because they are really harassing me. [...] Yes, it is that bad. I even went to the doctor. He sent me to a psychologist, because he was afraid I might be at risk of having one depression after another.” (Lena, F, 21, ME, U)*

*“I just think it is horrible how people treat you in there. [...] How they treat you like the lowest of the low. //Mhm// I also said ‘Before I go there again, I’d rather work in a warehouse’. **Before** I’d had to do anything with them again. //Mhm// **It might sound***



*harsh, but ... I say it like that, because they really treat you ... that doesn't work. I mean they are not more special than we are.*" (Lena, F, 21, ME, U)

*"Yes, it lies heavy on my mind, because as I said, you know exactly you are not treated in a human way at all. [...] Of course that is a burden, when you know that you are dependent on people who are ... at least the way you feel treated. You are dependent on people who don't see you as a human rather as a number. You are ... dependent on people, who put pressure on you and that is of course a huge burden."* (Tanja, F, 19, LE, U)

*"Humiliated. Unworthy. As if you worth nothing, as if you were unable to do anything. [...] Although you know exactly **that** you are able to do a lot and that you are able to learn a lot and **want to** learn a lot."* (Marc, M, 24, LE, U)

Apart from the behaviour of the employees, the bureaucracy and lack of support (e.g. regarding job search, giving of advice, and appropriate offering of measures) appeared as big problems too, which causes stress and uneasiness for the young:

*"The biggest problems definitely are bureaucracy and lack of human kindness. Well, just the way you feel treated there=You feel uncomfortable going there, //Mhm// although these people are there to help you=But you have the feeling they are putting pressure on you, that you need to show or prove them something. //Mhm// And that's what I find ... it shouldn't be like that, it would be more helpful for all sides if everyone would cooperate."* (Tanja, F, 19, LE, U)

*"I am now at the point where I really want to go working. I am trying to, but there are obstacles in my way at the moment (...) regarding the employment agency, they put them there."* (Kai, M, 25, LE, U)

*"I have the feeling, as if they would be talking to a dog ((speaks silent)). (...) Honestly now [...] Because I had the impression they (the advisor) were not honestly interested in my future. //Mhm// And they put me to a wrong measure. And...the way they treat each other ... I find, I don't like the tone of voice."* (Irina, 24, F, LE, U)

Another consequence of receiving unemployment benefits (ALG II), which is the basic level of social protection, is that some persons suffer from financial deprivations and sometimes social deprivations due to, in their opinion, insufficient financial resources:

*"Not well. I just feel ... like shit. When I see the others going on vacation or something else I keep saying myself 'I cannot join'. //Mhm// It just sucks. (...) The only thing I get from the employment agency is my rent. That's 400 Euros. I don't get anything else from them ((more quiet))."* (Lena, F, 21, ME, U)

*"Of course you try to occupy yourself with something, hobbies, you name it, but //Mhm// especially at my age, if you really want to do something, go out, anything and you simply cannot afford it."* (Tanja, F, 19, LE, U)

### 2.3.2 Precarious employment and bad working conditions

Some young adults reported about their bad labour market chances, sometimes, on the one hand, due to their low education and sometimes, on the other hand, due to the generally bad labour market chances (inter alia, fewer job offers and poor working conditions). Fabian, who has been working in the industrial sector for many years, noted that poor working conditions while working night shifts and weekends likely affected his health and personal relationships:



*“Well ... that which is maybe not so good for the internal health, regarding the steam, emulsion...and also the oil that people would have skin contact with ... that isn't so good.” (Fabian, M, 22, ME, TE)*

*“So with the current weekend work ... so I'm happy that I got in ... but now when it's constant then you simply don't have any friends anymore since you can't get away anymore, you don't get away, you don't go anymore. It is not possible to maintain contacts. You're simply somehow in another world.” (Fabian, M, 22, ME, TE)*

Andreas, for example, had to quit his job because he was suffering from severe physical issues concerning his back which were caused by his work activities:

*“It started back in 2012 I think [...], I had more and more problems, that I got physically, that I, well, that my strength was completely gone in the evening or after work, body just shut down, was tired (...) had pain sometimes [...].” (Andreas, M, 27, ME, U)*

In addition, even the atmosphere and colleagues at work can cause mental illness and then lead to unemployment:

*“I was bullied constantly. [...] And that was too much for me, psychologically.” (Kerstin, F, 23, LE, U)*

Another problem that young adults reported is temporary work (hiring out employees, subcontracted employment). These working conditions are risk factors for individual well-being due to mistreatment at work by the employer, the low payment (compared to regular workers), insecurity, and missing ability to plan ahead for the future:

*“The lowest of the low. Because as I said, as if you were worth nothing. As if it wouldn't matter. [...] Don't give a shit, cheap worker. If you don't do it, the next will do it for the same money. //Mhm// If you won't work for free, we will find someone who will.” (Marc, M, 24, LE, U)*

*“As if you were worth nothing. You had to ... well everything was ... they relied on you 100 percent. You had to do everything and the ones employed normally they were relaxing and relied on the temporary workers.” (Sven, M, 25, LE, U)*

*“I don't know a lot about that, but they fire you after one year and then take other people again. //Mhm// And that is how it goes, and how are you supposed to build up a future like that. That doesn't work. I cannot work if you know that after a year everything will be over again. You don't really know it. //Mhm// They only tell you a couple of days before. That really is a disgrace. But what are you supposed to do? You cannot say anything against it. Well, you could say something but it won't do any good.” (Sven, M, 25, LE, U)*

One aspect which additionally occurred in some interviews is that most of the single mothers feel disadvantaged on the labour market. Feelings of anger and sadness frequently arose when their applications were often refused:

*“And yes, it is always very difficult to find something. Also to find an employer who really says 'We'll try it with you'. So if you tell them 'Single mom' then you already failed.” (Sophia, F, 25, LE, U)*

*“You just feel inferior. Well, it doesn't mean that just because you have a child, you cannot work. You can do it like the others. I just feel depressing if you constantly receive refusals in your letter box.” (Lena, F, 21, ME, U)*



### 3. Coping strategies for well-being and health

In this part, the focus is set on the individual coping strategies young adults in the sample use, or have used, to deal with problems and issues related to their individual health and well-being. Many of the young adults use coping strategies on the micro and meso level more or less successfully to improve the individual well-being and health. Success is, of course, dependent on a variety of factors including, but not limited to, personal characteristics and the amount as well as quality of the strategies employed.

#### 3.1 Coping strategies for well-being and health: Micro

The micro coping strategies for well-being and health appeared as personal characteristics, or actions, and ways of dealing with risk factors for well-being and health. They were utilized to cope with both physical and psychological health problems which mostly appeared as stress or anxiety, for example. In the interviews, it very often appeared that young adults tend to *suppress* their own insecure situations and the possible consequences that may arise in the future while focusing only on the here and now:

*“[...] I just push away what might be in a few months? And say ‘Now I’m here in the clinic, concentrating on next week’ and then for the next three weeks and when I have my release date I concentrate on the next few weeks, that’s about it. That’s when I can really say I’ll do it step by step.” (Katrin, F, 27, LE, U)*

*“No, I don’t think about my future at all. I think, I have enough problems now and I don’t want to think about the future and possible problems. I already experienced periods of unemployment (...) well, I think it wouldn’t be a (...) big shock anymore, in case of unemployment after my apprenticeship. [...] I, personally, don’t think about it a lot.” (Fabian, M, 22, ME, TE)*

Another approach which occurred during the interviews was *consuming drugs*. This is a strategy Klaus used in the past to, on the one hand, overcome financial deprivations and, on the other hand, to cope with stress and anxiety:

*“Back then I was dealing drugs and I was also consuming drugs to escape this nightmare and that is how I basically paid for my bills.” (Klaus, M, 29, ME, U)*

Another strategy which was used is to *gloss over the situation* so that they do not get stressed mentally and burdened anymore from insecurities. Katrin, for instance, is stressed that she is not autonomous and that others have to pay for her life, because she receives unemployment benefits (ALG II). To cope with that feeling, she convinced herself into feeling that she is not dependent on other individuals, but is, rather, dependent on the state:

*“Yes, well, I think to myself, I mean I whitewash it ... I think that I get unemployment relief at that point. I’m, simply put, dependent on the state, but not from an individual [...] That’s why I’m really independent, so I feel a little independent because I can spend the money as I wish.” (Katrin, F, 27, LE, U)*

Fabian defines his *insecure situation* as a *normal part* in anyone’s life and therefore looks into the future relaxed:

*“So I see it really laid-back since nowadays it’s simply a fact that sometimes people are unemployed. I’m not embarrassed about it now either, even if I’m unemployed for three months until I find something again over the winter.” (Fabian, M, 22, ME, TE)*



Lisa and Sven, for instance, consider that their current situations *could be worse* in order to increase the value of their current insecure situation:

*“Well, I am not completely depressed. (...) I think that is related to my character in some way, how you perceive things and I always think ‘Well, it could always be worse’ ((laughs)).” (Lisa, F, 25, ME, U)*

*“It could be worse, it could be better. I could have more, but I am content with what I have at the moment. //Mhm// Because as I said, I could be living in the street=I could not have food or couldn’t eat anything. Yes, it definitely could be worse.” (Sven, M, 25, LE, U)*

Strongly associated with this strategy is the strategy of lowering their expectations and needs, which goes hand in hand with *accepting* the current state:

*“I don’t have high expectations. Not in my private life, I don’t expect anything from my family or friends or anyone else, because I cannot expect anything from unforeseen situations. (...) I don’t know, it can just go on like this and then everything will develop somehow. //Mhm// Take it as it comes.” (Maja, 24, F, ME, U)*

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

*“Yes, actually I am satisfied. Yes. //Mhm// I don’t need much to live.” (Eva, F, 18, LE, U)*

Another strategy which occurred in young adults’ insecure lives is to *think positively into the future* and *believe in their own skills and opportunities*. This especially occurred in interviews with highly educated young adults (e.g. Julia, Anna), those who finished apprenticeships/vocational trainings, as well as those young adults who have taken steps forward and have already improved their situations. Examples are in the form of improving health situations (e.g. Maja), getting internships, or being invited to job interviews, which did not happen before (e.g. Finn). In other words, when young adults improve their future prospects, as seen in the following extracts:

*“Well that was not ... like rationally a burden for me. Also I was always sure that... something will occur and that I just need patience [...] And that’s why I actually never was afraid that something wouldn’t work.” (Julia, F, 27, HE, U)*

*“I don’t put pressure on myself, I don’t know. I am just happy, that I am well again [...] I don’t know, for the reason that my environment is great, I am relaxed. //Mhm// I have the premise that I will find something eventually.” (Maja, 24, F, ME, U)*

*“Well sometimes of course. But then I think about it a little [...] but I am not really depressed or something. //Mhm// (...) I know that it will work out somehow. People experienced much worse and they handled it. From that point I am very optimistic.” (Maja, 24, F, ME, U)*

*“Well at the moment I am not worried at all, because I am on good track.” (Finn, M, 18, LE, U)*

### 3.2 Coping strategies for well-being and health: Meso

Considering the meso level, it became clear that contact and activities with social relationships as well as financial and emotional support are often strategies used by many interviewees across the sample. In addition, due to physical or mental health



problems, the young adults use different therapies to improve their own well-being and health situation.

### Family, friends, and social networks

Family members, especially parents, but also grandparents, are often a protective factor and, therefore, were used by the adults to limit the individual stress and burden caused by their insecure, often financially insecure, situations. Daniel admits that he always will receive financial support from his parents if he needed some:

*“Well, whenever I had some serious money problems my parents would be there for me mostly, they supported me then.” (Daniel, M, 21, ME, U)*

Apart from financial support, which can reduce worries, parents can be emotionally supportive in insecure situations and not add pressure. Julia talks about such support during her unemployment period:

*“Well, they (parents) were really motivational //Mhm// because they kept saying that everything is just normal. [...] They also told me not to think that for example if I was at an interview I had to take the job. Just to go there easily, to look whether that was something I wanted to do, whether that matched my ideas //Mhm// and they always appealed to decide carefully.” (Julia, F, 27, HE, U)*

Marc meets friends to escape from his mental stress and to have a positive feeling to contrast his sense of burden caused by his homelessness and unemployment:

*“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)*

As already mentioned above, some young adults have mental health issues, inter alia, anxiety states and depression. Most of those young adults are in therapy to improve their mental health. In some cases, e.g. for Kerstin, who has been suffering from depression, therapy was successful, so the young adults improved their well-being:

*“Mentally I am okay at the moment (...) I do have my therapy ... everything is okay now” (Kerstin, F, 23, LE, U).*

### 3.3 Coping strategies for well-being and health: Macro

Regarding the macro level of coping strategies, it was often apparent during interviews that some young adults participate in several different policy measures to have better job prospects in the future and/or to have clear tasks (see the chapter above about risk factors). Moreover, Andreas, who has suffered from severe back issues due to working under physically demanding conditions in the industrial field, was not able to work anymore, but had the opportunity to retrain (office work). It was financed under the cooperation of his pension insurance and health insurance. His physical health improved first by doing physical therapy, which then allowed the opportunity to retrain. Since then his health situation has continued to improve and he now looks optimistically into the future:

*“Health-wise, it’s definitely improved [...], I can feel how **much better** it is. Sure, it hurts from time to time, but it’s not **as extreme** as it used to be back then [...]” (Andreas, M, 27, ME, U)*

However, it is necessary to take into account the heterogeneity of young adults’ perceptions of the usefulness and success of policy measures. This is because it was



mentioned several times that they could not improve their situation and sometimes even perceived the policy measures as the obstacles or the reason for the worsening of their situation. Another aspect on the macro level which often can serve as a protective factor in the context individual well-being is the usage of passive income support policies, especially unemployment benefits. Jana, for example, does not, in her opinion, have to worry about becoming unemployed in the future because she knows if that should happen, she is financially safe. She knows she would first receive unemployment benefits (insurance, ALG) and then with longer unemployment periods will still receive unemployment benefits in the form of ALG II (means-tested) as a basic protection:

*“I always feel like I will find something new, I am never afraid, that I won’t find anything. I know I receive ALG for one year, well I can claim ALG and that is enough time to look for a job. One year.” (Jana, F, 28, ME, PE)*

The last aspect, which was very frequently apparent during the interviews as a coping strategy related to well-being and health, is the support received from social workers, the social work institution as a whole and/or other institutions that provide emotional support and useful advice concerning how young adults can improve their situations.

#### 4. Conclusions

The results indicate, as previous research has also shown (e.g. Voßemer and Eunicke 2015), that insecurities on and/or exclusion from the labour market can affect the individual health and well-being of youth. In respect to the apparent various meanings of health and well-being in this study, which were often associated with life-satisfaction, it was conspicuous that especially material aspects were varyingly associated with individual well-being and, therefore, seem to be very important factors for many young people. These material aspects were often a result of employment with sufficient income to satisfy basic needs (e.g. to afford necessary goods), to reach autonomy, to fulfil dreams, and to ensure a feeling of security, etc. These were also associated with the ability to maintain or establish social relationships, with starting a family, and the ability to care for other people (e.g. their own children), inter alia. In addition, leisure time and having contact (interactions) with family, friends, and other social relations appeared very important for youth’s perception of well-being. Moreover, important factors for individual meanings of well-being seem to be the perception of life satisfaction and a feeling of happiness, which often goes hand in hand with having sufficient income (financial resources), an autonomous life, a feeling of security, and the possibility of self-fulfillment. Additionally, especially for youth who suffer from mental or physical problems, the personal improvement of their health situation, i.e. to reach a healthy life (again), is often associated with individual well-being.

Concerning the timeline of experiencing unemployment or other insecurities on the retrospective of young adults, it appeared that for some young adults a lack of well-being developed over time and was not apparent at the beginning of the unemployment period. However, it also appeared that some young adults have never experienced a lack of well-being during their unemployment period whereas others have perceived this since the moment they became unemployed.

During the analysis many risk factors occurred which influenced the youth’s lives in respect to their self-perception of health and well-being. On the micro-level there were, for example: strong worries/anxiety; pessimistic thinking and feelings of inferiority; physical and mental illness; and unhealthy lifestyles. On the meso level this included:



cohabitation with parents; missing support; family conflict; and violence. Lastly, on the macro level there was, for instance: stigmatization; a lack of formal support; perceptions of a bad treatment by employment agency employees; and disadvantages as a result of subcontracted employment.

In this respect, coping strategies varied across the interviews and were used differently, sometimes in combination with other strategies as well. In this regard, it is important to take into additional consideration the other coping strategies in other parts of this Working Paper, e.g. coping with labour market insecurities in general (Part a) or the coping on socio-economic consequences (Part d). Highlighting the coping strategies for well-being and health on the individual level, youth often suppress their own insecure situation, whitewash it, as well as accept their situation or see it as a normal part of life. Some may look optimistically into the future and/or believe in their own skills and opportunities. A few use drugs to mentally escape their situation while others make use of official help and undergo therapy when they are already struggling with mental problems. On the meso level coping strategies, inter alia, like emotional support (e.g. advice) from their parents, other relatives, or from institutions, social workers, doctors, psychotherapists, etc. were used. On the macro level, many young adults make use of different forms of the social security scheme in Germany (e.g. financial and educational support).

In general, it was difficult to find patterns during the analysis across youth with the specific characteristics which we took into consideration during our recruiting process (see section 2 of this paper). However, in respect to certain characteristics, some patterns were conspicuous, but must be interpreted carefully. Regarding gender, it seems that young mothers, especially young single mothers, often suffer from not finding a job in combination with having to take care of their children and wanting to offer them something in their lives. When focusing on young adults with different school degrees or education level, we can highlight that in general it seems that young persons with high education (e.g. university degree) perceive mental stress as a result of unemployment to a lesser extent than persons who have lower education (e.g. no school degree and without vocational training). Reasons for this are that higher educated individuals perceive better chances on the labour market than those who have lower education and, therefore, do not perceive their objectively insecure situation, e.g. caused by unemployment, as intensely as the others. When we consider age, we cannot see any conspicuous patterns. However, concerning this, it is more important how individuals perceive their own chances for the future, in which way(s) they are able to change their insecure life situation (future prospects and perspectives regarding the future), and how they perceive the unemployment period(s) with deprivations already experienced, etc.

## Part d) Socio-economic consequences

In the following sections, the focus is set on the results of socio-economic consequences in the context of insecure employment situations, e.g. unemployment, of youth in the German sample. Regarding this, the subjective perspectives related to their situations in the context of social and economic consequences is pointed out. Although it is very difficult to separate the social and economic aspects from each other, in the following chapter we try to highlight these two consequences independent of one another but include them intertwined in the sections about coping as well as in the conclusion. Moreover, financial deprivations and insecurities can lead to a lack of



well-being in life, as it was shown in previous sections. Due to this strong relationship, they cannot be treated independently from each other in this part. Therefore, it is important to take into additional consideration the other parts (e.g. results on well-being and health) to better understand the full and sometimes complex context of socio-economic consequences in what is to follow. In this first part, we specifically stress economic consequences arising from unemployment and other precarious employment of youth.

## 1. Economic consequences of unemployment, precarious and temporary employment, or labour market exclusion

### 1.1 Material deprivation

This section shows in what way young adults in this sample are affected by material deprivations due to insecure situations, mostly experienced through phases of unemployment or other precarious employment. However, first it is necessary to mention that not all young adults who were interviewed in the context of the EXCEPT project in Germany are actually touched by material deprivations, although they are, for example, unemployed. It can be noted here that the subjective perception of financial or material deprivation varies from each interviewee, e.g. from low/no deprivation up to severe levels (size) of deprivation. The subjective perspective of the interviewees sometimes reveals that even young adults who are objectively in a financially insecure situation due to a lack of income, which is a result of their unemployment, do not feel deprived financially. The analysis shows that the reason for this can be, inter alia, that young adults can fall-back on informal or formal financial support or adapt to their life. They, consequently, do not perceive deprivation. For more information about coping strategies, see Part 3. Nevertheless, many young adults in the sample suffer from material deprivations and the aim of this section is to show if and how young adults perceive their financial and social life during insecure labour market positions.

It was apparent that for some young adults a lack of financial resources due to their insecure labour market situation (unemployment) leads to a strong deprivation of basic needs, e.g. food (groceries) and a place to live and/or sleep. Peter, who was homeless and unemployed on the date of the interview, reports about his, from his point of view, problems and anxiety related to his survival:

*“Yeah, very ... it’s wearing. Everyday having to see how you’re going to make it by.” (Peter, M, 22, LE, U)*

*“I’m more worried about a place to live and have to think about it every day.” (Peter, M, 22, LE, U)*

*“It’s annoying. (...) Every day checking, where am I going, how am I going to make money. //Mhm// (...) It is sad.” (Peter, M, 22, LE, U)*

In addition, Marc, who is homeless too, mentioned the difficulties in finding an apartment without having the necessary money. In his opinion, this lack of an apartment or, in general, a place to stay then results in having, additionally, a vicious circle in his life. This is because it is impossible for him to find a job without having a place to live and, as a consequence, without a job it is then also very difficult to find an apartment, and so on:



*“No, certainly not. Not at the moment. [...] With an empty account you don't have to apply for an apartment. [...] But with an account which has been empty for three months, you will not get an apartment //Mhm// and without apartment it is very bad with work and without work it is very bad to get an apartment. [...] If you are stuck in that once, you'll have problems to escape.” (Marc, M, 24, LE, U)*

Franz, who is living in an apartment, but one without electricity, talks about the risk that his financial deprivations will increase in the future, to the point that he will not be able to improve his situation anymore. In his opinion, when that happens it will then extend to him losing his apartment:

*“Yes and if it continues like this...I am honestly afraid of living on the street within the next twenty to twenty-five years.” (Franz, M, 24, ME, U)*

Aside from the basic need of having a place to sleep, across many interviews in the sample it was conspicuous that financial deprivation leads to problems with buying food. In cases of strong financial deprivations this was sometimes often mentioned in connection with difficulties with surviving:

*“At the moment ... well ... each time you think twice on every penny one spends to survive. And that is ... sometimes really cruel.” (Franz, M, 24, ME, U)*

*“For sure, because the way it is now, it cannot go on any longer.” (Marc, M, 24, LE, U)*

*“[T]here had been some times when it was very tight and I had to, I don't know, had to eat rice with butter or something like that for a week. So, yes. (5) Well, I don't have a secure income so it is always a little difficult to calculate.” (Katharina, F, 26, ME, TE)*

Yet another additional risk factor for financial deprivation occurred during some interviews. These persons are sometimes in financial insecure or precarious situations with existing debts due to their unemployment or insufficient employment. Most of these young adults incurred liabilities because they have not been able to pay bills (e.g. rent, electricity). Others have to pay fines due to travelling without tickets or other criminal activities. The reasons for the debts vary, but, in many cases, a lack of financial resources due to unemployment leads to a debt.

Aside from the material deprivation, the situation often leads to psychological burdens for youth and feelings of helplessness and powerlessness occurred:

*“Until at some point, if there is nothing there, there is nothing there and you cannot pay anything=no bills anymore //Mhm// and then you have debts, then you receive threatening letters, then you have lawyer costs and then you get to go to court to tell them ‘Guys, I don't have money.’” (Marc, M, 24, LE, U)*

Another lack of financial resources in form of difficulties buying clothes occurred in the interview with Kerstin and reflects the material deprivation of some persons well:

*“If I need new clothes, I really only buy them if nothing works anymore ... especially shoes, I only buy them if they...are wet and...water goes inside from below //Mhm// And I look three time if it really is necessary (...) And then I don't spend more than 20 Euro on a pair of shoes and then I run them down again. [...] And clothing, only if they are ruined. Otherwise I don't buy any. And then I constantly have to ask my boyfriend or ... someone else, whether I can have something [...]” (Kerstin, F, 23, LE, U)*

When looking at the financial deprivations of individuals, it is important to differentiate the individual circumstances while bearing in mind that individuals perceive financial deprivations differently as well as receive different amounts of informal and formal



support (unemployment benefits: ALG, ALG II). This, additionally, influences the individual risk of material deprivations. In the following, the context of experienced material deprivation concerning formal support is highlighted:

*"[...] from unemployment benefit I received 549 Euro and something, I had to get by on that [...]. For rent, insurance, electricity, car //Mhm// and all the other stuff. Food, yeah, that was ... let's say difficult ((laughs)). I didn't get any other support." (Klaus, M, 29, ME, U)*

*"Well (...) I do struggle with the 404 Euros [...]. Through all of these payments I have to do, everything belonging to that, electricity and water, dog tax also has to be paid for, the dog needs food. //Mhm// My other animals also want food. I myself need food. Well, that makes it quite difficult to handle." (Laura, F, 25, LE, U)*

*"I'm just going to say, it's enough so that you don't starve. [...] Then anytime you need something or so, then you have to always look 'Ah, can (or) can't I do it this month?'" (Tobias, M, 24, LE, U)*

Quite contrary to the many young adults in the sample who perceive a material deprivation in their daily lives due to insecure labour market positions, others do not perceive any material deprivation or only slightly perceive it. This phenomenon seems to have different reasons, e.g. the existing coping strategies (for more information about coping strategies, see part 3 further down) and the individual lifestyle and expectations. Regarding different types of employment, it arose in the interviews that the temporary employed do not suffer from material deprivations, in contrast to temporary subcontracted workers (or some unemployed):

*"I am free at the moment. I am financially secure and can only enjoy my life." (Maria, F, 27, HE, TE)*

*"Yes, great, I now earn ... at the moment about ... 2100 net (salary). //Mhm// I was lucky enough to find a very cheap apartment in (\*\*\*) (large city, hometown) ((smiles)), which is unusual for (\*\*\*)(large city, hometown) standards." (Ali, M, 28, HE, TE)*

The problem that young adults in this study largely have with working under temporary contracts is the missing opportunity to plan rather than the financial deprivation, in most cases. When some young adults, like Miriam for example, talk about insufficient earnings in temporary employment it is related to the field she is working in. In Miriam's opinion, working in the social sector is associated with lower wages than what is earned in other branches, like industry. She adds that working as a qualified educator often goes hand in hand with working part-time with no chance to work full-time:

*"Exactly, that's the first position and that's the second, that's very complicated ((takes a deep breath)), because my area of work within the institution has now changed in the last two months ... effectively ... three times." (Miriam, F, 25, ME, TE)*

In contrast to that, young adults who had experience with subcontracted employment are in insecure situations because they have lower payments than workers who are employed directly by the company. This amount of money led them to perceive a lack of possibility to plan as well as to perceive material deprivations in their daily life:

*"Then I fought my way through a little with a temporary-employment agency. //Mhm// Well, only for some months. Well, it was really neither one thing nor the other, it always used to be time-limited depending on the contract situation ... it used to be a period of time up to maximum six months [...]" (Sven, M, 25, LE, U)*



*“Yes, and the money, wasn’t really...well it was just not enough. For what you actually do it is not enough and you are treated differently. [...] Temporary work should be forbidden. But ... people holding nothing in their hands, they don’t have any other choice.” (Sven, M, 25, LE, U)*

## 1.2 Budget management and short term financial planning

In this section, the individual budget management of the German interviewees and their short term financial planning is highlighted. Many young adults in the sample who are affected by financial deprivations, due to unemployment, do not have the opportunity to cope with unexpected expenses because they have to keep the wolf from the door. Although they know it is important to save money to be prepared for unexpected costs, they are simply not able to. Katharina reports about her insecure financial situation and her worries about the appearance of unexpected costs:

*At the moment ... what I still worry about ... my glasses that I’ve had for forever and that have a scratch and that’s ... it annoys me and I’m afraid that my glasses will break and I will have to (buy) new glasses. They’re so crazy expensive, I think it costs about 200 Euros for a stupid pair. Yeah, there I’m a little afraid of that, that the investment falls on me. //Mhm// (...) Or stuff like, for example, the dentist, which somehow luckily, I don’t have right now, but when I somehow do have cavities have to then go several times and when you don’t want the toxic fillings you have to pay, or something. Yeah, I always have a little fear for such things.” (Katharina, F, 26, ME, TE)*

Many participants who experience a financial insecure situation try to be able to manage unexpected costs, to have a feeling of security:

*“That is definitely my goal, yes. (...) I believe that gives more security. Calms one a little. You know if there is something ... everything works. //Mhm// Yes ... I’d like that.” (Simon, M, 25, LE, U)*

Another aspect which occurred during the interviews and which additionally makes it very difficult for young adults to manage their budget, are their existing debts. Anna reports about the different debts that she still has to pay back. Franz explains that he is even out of electricity because he is not able to pay the liabilities he accrued through sanctions imposed in the course of his unemployment benefits:

*“Mobile phone contracts, internet contracts. Like ... like just basic debts. Well, I used to be a compulsive gambler ... I enjoyed going to the amusement arcade and one didn’t pay bills, rather put it in the machines and at some point it got more and more, unable to catch up with.” (Anna, F, 23, LE, U)*

*“Currently I am without electricity. I have to still pay that [...].” (Franz, M, 24, ME, U)*

Many young adults deal, or try to deal, with their debts using the amount of unemployment benefits they receive. However, the amount of formal support is often not enough (for more information about coping financial insecurities see Chapter 3 further below) and only serves to do deal with basic needs like food and rent. Other young adults do not even plan ahead because they are not able to due to generally insecure financial situations and their work life:

*“Well, I don’t plan a lot of things exactly.” (Maja, F, 24, ME, U)*



### 1.3 Long term financial planning

In this part, the focus is set on how unemployment or precarious employment affects young adults in the sample regarding their ability to save money. As already mentioned above, many young persons in the German sample are affected by material deprivations and, as a result, they are not able to save money and, therefore, are not able to plan ahead (see also previous part):

*“But till now I haven’t saved any money, because I haven’t got any money to save.” (Tina, F, 18, LE, TE)*

Only the minority of youth in the sample have already been able to save money. Fabian is not worried about financial deprivations which could result from his upcoming unemployment period because of his previous high earnings and the very high income he currently has:

*“Since it was about €3,000 Euros that I put off to the side, per month plus that from the forest [income from the lumberjack position] what I’ve spent. And from that is also a part leftover. It was almost 4 [4,000 Euro] that I had available every month. And you can say that suffices ((laughs)).” (Fabian, M, 22, ME, TE)*

However, some of the other young adults, who instead of regular full-time jobs work in minor employment/“mini-jobs” or have earnings from labour market measures for unemployed young adults, have, nevertheless, had the opportunity to save some money:

*“I have a savings account passbook. I can save a little bit of the earnings of my holiday job and of my actual minor employment. I want to save some money and don’t want to spend all the money. (...) I think it’s important to save some money for the future. You never know what will happen in the future. That’s the reason why I save money.” (Tom, M, 22, ME, U)*

*“And the money I get from (\*\*\*) (educational institution for youth, measure), the major part stays on my account anyway. Of the 180 Euro I spend 50 Euro monthly. The rest, I am saving that for my driver’s license.” (Finn, M, 18, U)*

As already mentioned, most of the youth know how important it is to save money, because it can lead to a feeling of security for one’s own life and can be important for other family members, like their own children:

*“For some reason I have a high need for security ((laughs)), because I’ve experienced a lot. Then I cannot be surprised in an unpleasant way if I took a care in advance a little at least.” (Lisa, F, 25, U)*

*“And ... yes you want to create a basis, like for children. At some point you want to have some savings, in case anything happens. In that respect it seems negative for me. I feel bad about that. (...) If you want to care for your family as a father.” (Simon, M, 25, U)*

Compared to this attitude, Max proceeds in a way that reflects his insecurity and his helplessness concerning coping with his situation financially. He has many debts and, therefore, did not want to save money because everything he saves will have to be used to immediately pay back the debts anyway.



*“Because there is a bailiff at my door maybe every day...once a month. There is no need to save money. Because if you don’t give them everything, your punishment is going to be bigger.” (Max, M, 21, LE, NEET)*

Another aspect which often occurred during the analysis is that some of the young adults who already are in financially insecure situations are, additionally, already worried about their retirement pension, because they were not able to pay any or only a minimal amount of compulsory contributions to the state pension insurance. This automatically leads to lower pension entitlements for their retirement period in the future:

*“I am especially worried about the retirement age or when I turn for example 60 I don’t really want to have to deliver newspapers additionally, so that I have enough money.” (Sven, M, 25, U)*

*“I am supposed to sit down and write applications and continue. //Mhm// And don’t give up. Parents support me a lot, [...] because they want me to work. //Mhm// (...) Because they also say ‘You want to have a pension later on’. Then I said ‘Yes.’ (...) It is time for me to work.” (Ben, M, 21, LE, U)*

## 2. Social consequences of unemployment, precarious and temporary employment or labour market exclusion

This research has shown that material deprivations due to unemployment or insecure employment can affect the social life of young adults. The following three sections, (1) the consequences for personal and family life, (2) social life and friendship, as well as (3) rights and entitlements, show the consequences of job insecurity and unemployment on the social lives of youth:

### 2.1 Personal and family life

#### Consequences on existing relations and family life

The analysis shows that insecure labour market situations, e.g. unemployment, can influence personal and family life. In most cases, we saw that a positive influence often appeared as support that the young adults received if it was necessary. This support was often very much appreciated and led to a stronger bond in the family, because of family cohesion. Tom, who is unemployed and who has received both financial and emotional support (in the form of advice) as well as Nadja, who knows that her parents will help her whenever she needs support (emotional, financial) which is a protective factor for her, serve as examples:

*“Yes my two uncles support me. Mostly they pay car bills. But if I don’t have enough money, I can ask them and they help me out every time. It’s a nice situation and I appreciate this. Moreover they support me and say: ‘Look, here’s a job offer. What do you think about it? Are you interested?’ In addition to it my grandma gives me 100 Euros every month [...] It’s nice.” (Tom, M, 22, LE, NEET)*

*“[...] but I always know that I whenever I need something or when I feel bad or nothing works anymore, that I will get support from them.” (Nadja, F, 29, HE, U)*

For more details about receiving support and how this affects the lives of youth in insecure situations, see the section about coping strategies (chapter 3). Another aspect that arose during the analysis is that a different life situation of the affected young



adults can lead to a change in interactions as well as reputations and acceptance within the family. Becoming unemployed and/or choosing a path not expected or wanted by parents or family is sometimes seen as non-standard and only barely tolerated by them. Katharina, for example, changed her employment, profession, and aims in life several times then experienced several unemployment periods and now has combined several minor employments/"mini-jobs" to make ends meet. Her parents do not want her to live an alternative lifestyle because for them only performance matters. As a result, she rarely has contact with her family:

*"Also my mom she is [...] Well, the sentence for example 'I cannot, because I...' or 'I cannot manage' that is basically banned in our family. And to say 'I don't manage my studies, going there is too much for me, I want to sleep until 10 am for next couple of weeks, because I need that at the moment that doesn't work in our family, it simply doesn't work. I come from a very strict working family. [...] Well ... my mom cannot understand [...] (for) my mom this is a sign of 'Oh my god, something is not right with you.'" (Katharina, F, 26, ME, TE)*

This aspect can, additionally, be combined with stigmatization processes, which is discussed in Part c) well-being and health. Another frequently arising aspect during the analyses of this context, one which was already highlighted in Part b) about autonomy, is that young adults who are affected by material deprivations due to job insecurity or unemployment often stay at parental homes. In addition, they were supported by their families in order to cope with financial insecurities. Especially the younger group in the sample use this form of coping.

### **Consequences on decisions forming a household or starting a family**

An aspect which surfaced regularly, mostly in the interviews with childless young adults who perceive their financial situation as very insecure, is that they assess that they do not have enough money to start a family and, therefore, question forming one. As a result, many young adults do not start a family while they are in insecure situations. Regarding this, two aspects come to light in the context of perception of insufficiency: they doubt having enough money in general, e.g. to feed the child; or, being sufficiently able to make a normal life without strong deprivations possible for their children:

*"And having a family ... ((sighs)) no idea. I don't even think about that, because the financial situation is, it wouldn't work anyway [...]." (Katharina, F, 26, ME, TE)*

*"I do have other problems first. I want to handle my life before put children in this world. (...) Because what good do me children do, if I receive Hartz IV (informal word for unemployment benefits in Germany, ALG II) and I cannot offer this child anything." (Max, M, 21, LE, NEET)*

Aside from the individual consequences caused by financial insecurities in the form of impossibility or insecurity concerning future family formation, some young women in the sample already entered motherhood. Some of them were even teenagers. In this context, Laura talked about the problems of being a young mother and that she had to make the difficult decision to give her two daughters to foster parents. She then eventually placed her children for adoption because she did not have enough money at that time and wanted to ensure a better life for them:

*"With this in mind ... I thought of the children's well-being. I rather see them somewhere else, where they might be offered more, where they are doing fine, than with me, who has been in the streets for months because she didn't have a place to sleep and not even earns money. Because they won't grow up with only love and air,*



*they cannot be nursed properly. And ... that's why I decided to take this difficult step.” (Laura, F, 25, LE, U)*

As already mentioned in this report, for youth who are in insecure situations it is often very difficult to plan their future or to even think about their future in respect to their occupations and private life. This is because they have to first cope with their immediate insecure situations. Sophia answers the question regarding her future life with the following words and expresses her uncertainty:

*“To be honest, nothing, because I try to cope with my current situation and ... I cannot think about the future at the moment [...]” (Sophia, F, 25, LE, U)*

*“I cannot tell yet. Not at all. I really have. That is like a black screen at the moment, to be honest.” (Sophia, F, 25, LE, U)*

## 2.2 Social life and friendships

### Forming and maintaining friendships and social bonds

Some young people in the sample reported problems with respect to maintaining their current friendships and social relationships due to their materially deprived situations. This was especially apparent mostly in those cases where young people experience long-term unemployment with severe financial deprivations. Anna for example talked about going out with friends and the problem of the resulting expenses, which she is not able to afford. As a consequence, she often has to stay at home while her friends go out and have fun:

*“Yes ... I notice the lack of money for example (...). For food or I don't know, if friends want to do something, one has to step back and say ‘No, I don't have anything. I cannot afford it’ (Anna, F, 23, LE, U)*

In addition to insufficient money to maintain contacts and activities with friends, some young adults mentioned the issue of the conversation subjects with friends. Marc, for example, feels bad and perceives a decrease in his own value when meeting friends because he, as an unemployed person, has nothing to talk about when it comes to typical topics like jobs, which usually arises during conversations with his friends. In addition, it seems that his friends neither care nor are interested in his situation:

*“But going out for dinner with your girlfriend, hanging out at a bar with friends. You don't have anything to tell, because you only write applications and run from one place to another. They all want to sit together gathering about work [...] and are not keen on listening to someone still not finding a job.” (Marc, M, 24, LE, U)*

The analysis shows that many young adults who experience material deprivation suffer from negative effects in their social life as a consequence. However, it should be taken into consideration that in several cases youth have friends and/or contacts who are in the same insecure situation, so they naturally group together within the circumstances. Even though they are financially deprived and cannot partake in the activities of youth with more money, they adapt to their situations, do not intensely suffer, and sometimes even feel understood within their own predicaments.

However, on the other hand, problems in the context of maintaining or forming new bonds can occur despite being employed, which a few cases demonstrate. Fabian is a temporary industry worker and talks about his work hours and schedules. Since they are often on the weekends or at night, due to shift work, he is not able to undertake any



activities with his friends (beyond those who are colleagues) and has problems maintaining contact with them because when he has to work when they have leisure time and vice versa. As a result of this mismatch, he often feels lonely and sometimes as if he lives in his own world:

*“Yeah. That is really antisocial, if you can’t do anything with anyone because either you’re at work or they’re at work.” (Fabian, M, 22, ME, TE)*

*“So with the current weekend work ... so I’m happy that I got in ... but now when it’s constant then you simply don’t have any friends anymore since you can’t get away anymore, you don’t get away, you don’t go anymore. It is not possible to maintain contacts. You’re simply somehow in another world.” (Fabian, M, 22, ME, TE)*

Unemployed adults in the sample often mentioned the lack of money for social activities. In contrast to this, other young adults highlight that because of their work schedules it is often difficult to maintain relationships and social bonds since they then don’t have time to meet with friends etc.

### **Leisure and hobbies**

Besides the challenges of maintaining and forming friendships in the context of labour market insecurities, there can also of course be challenges associated with leisure activities. Leisure activities, in general, can also be affected and this can then influence the individual’s well-being. Youth who are affected by severe financial deprivations often mention that they do not have enough money to do their leisure activities the way they would like to and/or the way they have done it when insecurities were not experienced. Klaus, together with his child and wife, do not have the opportunity to take big steps because they are already struggling to make ends meet and cannot afford additional expenses. As a result, they mostly stay at home and do not leave their apartment very often:

*“Well ... apart from that we are only at home. Sometimes we go for a walk in the forest and sometimes we don’t. We hardly ever leave this place, except we have an important appointment //Mhm// and we say, we have to spend money on this.” (Klaus, M, 29, ME, U)*

Marc and Lena also have the sense of lacking the resources to participate in activities, like meeting friends or going on vacation. This presented itself as a burden for them in their lives and led them to feel some form of inferiority:

*“A little unworthy. [...] I don’t know, then ... you hide or go outside even less than you already do. [...] Not the best.” (Marc, M, 24, LE, U)*

*“Not well. I just feel...like shit. When I see the others going on vacation or something else I keep saying myself ‘I cannot join’. //Mhm// It just sucks. (...) The only thing I get from the employment agency is my rent. That’s 400 Euro. I don’t get anything else from them ((more quiet)).” (Lena, F, 21, ME, U)*

For more consequences on individual well-being see Part c) of this Working Paper. On the other hand, we must take into additional account the young adults who are affected by unemployment and financial deprivations, but who nonetheless perceive their financial situation as okay and accept the deprivations and constraints (e.g. inability to go on vacation) which accompany unemployment. These young adults’ basic needs are met, and they adjust themselves to the situation:



*“Apart from that I think I have enough, if you are able to manage it carefully. [...] I don’t feel like I ... am starving to death. I mean of course, I cannot go in vacation or anything like that.” (Lisa, F, 25, ME, U)*

Reasons for this attitude can be, inter alia, good future prospects and the feeling that after going without during this period a better one will follow. For more possible reasons and coping strategies that appeared during the analyses, see the parts further down concerning coping strategies as well as the previous chapter about well-being.

### 2.3 Rights and entitlements

In this part the focus is set on job insecurity and the link to rights and entitlements. The aspect of being deprived of basic rights and entitlements is an aspect which does not generally occur across the interviews. Within the sample there are foreign youths, German youths with migrant backgrounds, as well as German youths without migrant backgrounds. Between these groups a specific pattern regarding differences in being deprived of basic rights does not appear. Only Alina mentioned that she sometimes had problems working as a geriatric nurse or in other jobs because she is a Muslim who wears a headscarf (hijab). It makes her sad that she has to take it off. However, she is compelled to do this to be able to work:

*“Yes, as mentioned, a lot of jobs require (someone) without a headscarf for hygienic reasons. And yes, that is difficult for me now, to take of the headscarf (hijab), because I have been wearing it for six years now //Mhm// and that makes it hard for me [...]” (Alina, F, 21, LE, U)*

The general aspect of being deprived of some basic rights and entitlements appeared rather often when youth discussed their interactions with the employment agency and the right to receive unemployment benefits (ALG II) as a basic security. Some young adults feel disadvantaged because they were sanctioned by the employment agency without the necessary authority and, therefore, no longer received unemployment benefits in the full amount:

*“I then was blocked, because I didn’t report myself looking for work //Mhm// because I **did not know** ((laughs shortly)) Yes, then I was blocked for three months and I didn’t have anything **again**.” (Klaus, M, 29, ME, U)*

Moreover, some young adults in the sample feel that they are being put at a disadvantage due to the actions of the employment agency. Consequently, they also feel that they cannot make headway with/because of employees of the employment agency who intentionally treat them inappropriately:

*“I am trying to, but there are obstacles in my way at the moment (...) regarding the employment agency, they put them there.” (Kai, M, 25, ME, U)*

In this context, the analyses show that in some cases there is a feeling of being left to fend for oneself by the state. An example can be Klaus who even says that in his opinion the German government/state is responsible for his own bad situation for several reasons including insufficiency of unemployment benefits. As a result, he had no other way of coping with financial deprivation than to becoming criminal:

*“I was alone again. [...] Couldn’t pay for rent etc. [...] so became criminal again, reported to the police again, again on probation (...) Yes. Because if the government lets you down, you have to look after yourself, that is logical. Because on the street ... and starve to death I don’t really want that. Well ... yes, the government wants us to*



*change in my opinion. The arrest is some sort of lesson //Mhm// one is supposed to...one is raised in quotation marks //Mhm// One is let down anyway afterwards. No help what so ever, nothing.” (Klaus, M, 29, ME, U)*

Another aspect that additionally arose during the interview with Klaus was that he feels disadvantaged against refugees:

*“[...] That’s simply not possible, that the state let’s one down like this, someone of it’s own people. But refugees, who are foreign, who rape and steal and commit burglary, their asses are whipped. [...] We have to pay for everything. That ... I feel let down //Mhm// Situations like this exist. Unfortunately.” (Klaus, M, 29, U)*

However, when highlighting Klaus’s view, one has to keep in mind that this is not the view of all interviewees in the sample. On the contrary, this view exists in very few cases. For more differentiated perceptions of formal support in Germany and more information about policies in general, see the previous parts of this paper in addition to the coping strategies and policy suggestions (Part f) further down.

Some young adults in the sample refuse to register unemployed and receive unemployment benefits. Reasons for this which occurred during the analysis included, inter alia: no need for unemployment benefits/rely on financial support; being ashamed for needing help; afraid of stigmatization; afraid of/avoiding the duties (regular appointments, ALMP) which go hand in hand with being able to keep unemployment entitlements.

Regarding immigrants in the context of rights and entitlements, we cannot find specific differences. This can most likely be explained by the fact that most of the youth in the sample with a migrant background have German citizenship or have the same rights as their German peers in our sample, especially in context of labour policies or policies which support income.

### 3. Coping strategies and policies perception

#### 3.1 Micro/individual coping strategies

In this section, coping strategies for social and economic consequences which are a result of precarity and unemployment are highlighted. These coping strategies cannot be examined without including the coping strategies from previous sections of this Working Paper, such as the sections discussing job insecurity coping strategies; as well as the section covering aspects of autonomy and well-being/health coping. However, in this part we focus especially on specific strategies regarding economic and social consequences and present them on the three levels (micro, meso, macro). Nevertheless, other strategies already mentioned are important for this section and should be taken into account to understand how young people are dealing with insecure life situations altogether.

##### **Personal budget management strategies**

A frequently mentioned aspect is that youth with job insecurity and those who are unemployed have to plan their expenses and manage their financial resources ahead of time. Regarding this, a variation occurred. How young adults cope with their insecurities, how it is made possible, and how strong the adaptations are in their current situation depends on the intensity of the individual’s financial deprivation. Franz, for example, experiences very strong financial deprivations, which makes it very important



for him to intensely scrutinize every expense before buying. The importance can be seen when he refers to the aspect of survival:

*"At the moment ... well ... each time you have to turn every cent to survive." (Franz, M, 24, ME, U)*

An often-mentioned aspect as well as one which hangs in tandem with the one just addressed is that of practicing thrift in daily life. This is very often necessary in order to make ends meet during unemployment because the income young adults receive, e.g. formal as well as informal financial support, is often low and basic or, rather, lower than with regular employment:

*"If I need new clothes, I really only buy them if nothing works anymore ... especially shoes, I only buy them if they ... are wet and ... water goes inside from below //Mhm// And I look three times if it really is necessary (...) And then I don't spend more than 20 Euros on a pair of shoes and then I run them down again. [...] And clothing, only if they are ruined. Otherwise I don't buy it. And then I constantly have to ask my boyfriend or ... someone else, whether I can have something [...]" (Kerstin, F, 23, LE, U)*

*"I have been going dumpster diving for three months or something like that. //Mhm// Which actually works fine here in (\*\*\*) (hometown, large city)." (Maja, F, 24, ME, U)*

Aside from being thrifty and frugal, lowering one's personal standards and expectations seem to be an instrument often used by young affected adults in order to better cope with the financially insecure situation:

*"I don't have a car and I am very careful with spending money, like, I don't spend a lot." (Katharina, F, 26, ME, TE)*

*"I don't need much to live." (Eva, F, 18, LE, U)*

Another managing aspect was reported by Igor, who mentioned that during his unemployment period he has to redistribute his available budget to cover all costs:

*"Well, now I don't receive that much money and I have to calculate my budget carefully whether I can buy everything to eat or I can pay my rent [...] that's why I have to shorten or redistribute my budget for everything." (Igor, M, 28, HE, U)*

Other young adults, like Fabian, cover their expenses and cope with material insecurity with the amount of money they have saved during employment periods. That is the reason why Fabian is unbothered by his upcoming unemployment period:

*"Yeah easily. So everything that I earn at (\*\*\*) (Firm's name, industry) I put off to the side as well as some from the other (sideline)." (Fabian, M, 22, ME, TE)*

Other young adults sell things they do not need anymore, to make little money:

*"Selling things and stuff like that [...] You have to be economical, then everything works." (Thea, F, 21, TE)*

### **A "present focused" time perspective**

Another coping strategy, one which only the young adults themselves are involved in, is to focus on the present and avoid looking into the future and planning ahead since this is often not possible. By maintaining a short-term outlook combined with lowered expectations for the present and the future enables them to be more flexible now and to push the insecurities concerning their future to the back of their minds. This leads to a greater sense of well-being. For more results of the analyses about the individual



well-being of affected youth, see Part c).

*“I don’t have high expectations. Not in my private life, nor high expectations regarding my family or friends or anyone else, because I cannot expect anything from unforeseen situations. (...) I don’t know, it could just go like this and everything is going to develop somehow.” (Maja, F, 24, ME, U)*

Other aspects which occurred in context of coping strategies for individual well-being are, inter alia, *positive thinking, optimism, avoiding thinking about the future, and attempting to improve health situation* and can also be seen in detail in Part c).

### **Intergenerational comparisons**

Intergenerational comparisons we understand as the strategy some young persons use to justify the current circumstances which they live under. Regarding the strategy used, comparisons of a situation, e.g. labour market situation, are made between their individual perceived chances on the labour market and that which their parents experienced in their lives. Through these comparisons conclusions are drawn and claims are made that life nowadays is much more difficult and complicated than in the past:

*“In former times it was easier to find a job than nowadays. //Mhm// In former days you could already work when you are 16 (years old) ... you quickly found a job. [...] Things used to be simple” (Ben, M, 21, LE, U)*

### **Working under precarious conditions**

To cope with the insecure financial situations caused by unemployment, many young adults use the strategy of earning some money for basic needs or to improve their general financial situation. They take jobs in temporary work (subcontracted, personnel leasing, temporary work agency) as well as work in one or more second jobs, marginal employments/“mini-jobs”, or use illicit work to cope with the insufficiency of the formal support coming from the employment agency (unemployment benefits) or to cope with unemployment in general:

*“Well, I now have a job on 450 Euros basis stocktaking [...]. I am somehow employed temporarily or something like that? [...] So, I’ve got this job. (...) Exactly, well just to be stable, so I can pay for rent and insurance. Also, I don’t have a job that pays compulsory insurance. That sucks a little, because the fee for health insurance is quite high. But that of course is not enough and that is why I also have, an acquaintance of mine, I manage her homepage and I get some money for that.” (Katharina, F, 26, ME, TE)*

*“Through a temping agency ... I have to go through that unavoidably because I have to see that I get work [...]” (Klaus, M, 29, ME, U)*

These strategies seem to be effective in some cases for the short-term, but the young adults know that their chances of a secure life with this form of employments is very low due to low financial earnings as well as minimal dismissal protection. Because of this they try to achieve employment with sufficient earnings, long-term, secure employment relationships, and to reach the opportunity to plan ahead. As already mentioned, some young adults worked illicitly to cope with financial hardships.

### **Criminal activities**

In addition to that, other criminal activities by the youth were reported. Klaus can serve as an example for that:



*“I then had to try to get money and a job through other ways. //Mhm// I then was unemployed and I became a little criminal, let’s put it like that. I was reported to the police //Mhm// I was taken into custody.” (Klaus, M, 29, U)*

*“That was a coincidence, I wanted to go to the bank to check my account, if finally there had been some money there from the employment agency after the financial blockade=but there wasn’t [...] shortly before me there was someone at the counter and withdrew 200 Euros but she had missed to take these 200 Euros with her and just left //Mhm// and I thought ‘Well, I am broke, I am hungry, I have bills to pay. I’ll take the money’” (Klaus, M, 29, ME, U)*

### **Improving curriculum vitae**

In contrast to the already mentioned strategies, many participants try to improve their CV and to prepare for the labour market or achieve employability (again) with improved skill sets, which can be achieved by attending internships, measures, trainings, or further education as well as re-training.

*“And also that nothing was found that I would have enjoyed doing and would also have been financially satisfactory //Mhm//. And then I told myself, okay, I’ll become a technical business administrator on top of that ... um ... now, looking back, it was okay ... good that I did it.” (Andreas, M, 27, ME, U)*

Apart from improving their CV and preparing for the labour market, this appeared as an appreciated side effect of some measures and served as incentives for youth. Other young adults use labour measures to earn some money in addition to their unemployment benefits, because some measure in Germany pay additional compensation.

## **3.2 Meso-coping strategies**

### **Activating resources and support from family and social network**

In the following, the main meso level aspects are highlighted. When we examine the coping strategies, it is conspicuous that young adults often use support from family and social networks. The most frequently mentioned support is informal, like material/financial support from parents, grandparents, siblings, and/or other relatives as well as financial support from their partner and/or other persons (e.g. neighbors) in their lives. This is, for example, support in the form of groceries to satisfy basic needs:

*“[...] our neighbor helps us [...]. It also illegal what she is doing. At (\*\*\*) (name of the chain store) they throw the food away twice a week, because it is shortly before expiring //Mhm// that is their responsibility //Mhm// But ... she then takes the stuff with her and brings us //Mhm// so that we have enough food. And we don’t have to spend money on that.” (Klaus, M, 29, ME, U)*

Another aspect is that they receive food from their family. Marc visits his grandmother regularly, where he can eat:

*“Eat at my grandma’s of course, Sundays. Which then became Mondays and then also Thursdays and then at some point became every day. //Mhm// Because there simply was no money.” (Marc, M, 24, LE, U)*

Other young adults were supported financially by their parents regarding different expenses (in many cases all arising costs are included):



*"[...] I had my parents who supported me pretty well. [...] That was enough for me in the meantime. So when I ever had money worries, my parents were mostly there to help me out." (Daniel, M, 27, ME, U)*

*"My parents paid for it. I really appreciate this and want to pay back the whole costs. I want to save money and then give it back to my parents. They helped me and I'm very thankful about that" (Tom, M, 22, ME, NEET)*

Many parents or other important persons in young adults' lives help out in difficult situations, e.g. when unexpected costs occur:

*"I'm getting an implant, that'll cost I think 2000, 1800 Euros or something like that. So ... must be, must be paid by my parents. I don't get that paid by the agency, so that's why I'm glad that my parents support me in these cases when there are these costs" (Katrin, F, 27, LE, U)*

For some young adults in the sample, it is possible to receive financial support in the form of borrowing some money from their social network. Peter can serve as an example, as he borrows money from his friend when he can only barely make ends meet:

*"Sometimes when I don't have any, a couple days before there's new money, then.... I have to ask a buddy if he has a couple Euros or something like that //Mhm// Yeah ... always pick up the cheapest." (Peter, M, 22, LE, U)*

Aside from the avenues of financial support many young adults in the sample have which were already described, we have to mention that not all young adults in the sample have the opportunity to receive financial support from their family or social networks. Generally affected by the impossibility of informal support are especially young persons whose parents or friends are also in similar financially insecure situations with their own material deprivations or youth who have no contact with their parents as well as those lacking social bonds, like the following examples illustrate:

*"Well...yes, I cannot expect a lot of help from my parents, they are struggling with their own debts, both work full-time and I do not want help from them, because then one is always confronted with prejudices 'You could have married and this husband ... you could have let yourself be supported by him'" (Sophia, F, 25, LE, U)*

*"I am not in touch with my father. [...] And my mom, she has debts. Well, she cannot help me [...]" (Thea, F, 21, LE, TE)*

Another very important aspect for the young adults which arose during the interviews is that they receive *emotional, mental support* from their social network and family and were supported by them with advice during job search process. This form of coping strategy for socio-economic consequences can be related to the coping strategies for managing insecurity and to achieving well-being in insecure situations that are discussed in Part c). Nevertheless, we want to highlight some excerpts to make clear how relevant it is for young adults to make use of these kind of coping strategies. It can be viewed as dealing with the risk of social exclusion:

*"I believe I would go to my family first. Well ... 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?'. (...) I think that would be the first thing [...]" (Lisa, F, 25, ME, U)*



*“Yeah of course. Relatives, acquaintances, friends. Those first people who simply help me get over the hurdles, or something like that ((laughs)).” (Fabian, M, 22, TE)*

*“Moreover, they support me and say: ‘Look, here’s a job offer. What do you think about it? Are you interested?’” (Tom, M, 22, ME, NEET)*

### **Adapting the individual housing situation to circumstances of job insecurity**

Another coping strategy used, which is, of course, related to financial support from parents or the social network, is related to the individual housing situation. Some still live in parental homes or the homes of their partner to avoid the costs for a flat and/or sometimes food as well to share the costs with parents/partner/friends when living together.

*“[...] I live at home with my father. My father buys food, pays electricity costs, well ... actually he pays all bills.” (Tina, F, 18, LE, TE)*

*“I’d be helpless without my friend. That’s why I am not really independent. (...) If I had to pay the apartment on my own, then ... I wouldn’t have a chance at all with my salary.” (Thea, F, 21, LE, TE)*

*“[...] I haven’t got a job at the moment. I have no regular income. I can’t afford a flat. That’s it. Without having enough money you can’t rent a flat. (...) In this case you have to stay at home, like I do.” (Tom, M, 22, ME, NEET)*

As already also shown in the other sections about housing autonomy (Part b), some young adults are still living in their parents’ home to cope with financial insecurities and, thereby, give up housing autonomy. An extract from the interview with Eva highlights the, in some cases, unusual living arrangements:

*“Well, the living arrangements are quite small actually. [...] Yes, I have one room. My uncle has one room ... my uncle has a very small room. [...] My mom put up a wall with curtains, she sleeps behind them. Well, like living room and bedroom at the same time and I have to be very quiet for example when I watch TV or listen to music ... I can only do that on a certain volume ... in the evenings I then only use my headphones and watch a series or something like that. //Mhm// Well that is our current living situation.” (Eva, F, 18, LE, U)*

Aside from this, in some cases friends or family give a temporary shelter when it is necessary, as it is in Marc’s and Peter’s living situations since they are without a permanent residence:

*“At the moment well ... I sleep at my friend’s, my families’ couch. On the weekend I can stay with my girlfriend. //Mhm// But as I said only on the weekend, because during the week she is in (\*\*\*) (small town about 65km from hometown).” (Marc, M, 24, LE, U)*

*“Yeah good, my buddy who it doesn’t bother. I’ve been... definitely by now, three days with my buddy and then went to my uncle. With my buddy I always stay a little longer [...]” (Peter, M, 22, U)*

## **3.3 Macro-coping strategies**

The aim of this part is to highlight the coping strategies used by youth to deal with social and economic consequences of unemployment or job insecurity on the macro level, e.g. with institutional support.



### ***Taking advantage of available institutional resources and support / knowledge and use of various policies***

As already mentioned during this report, many young adults in the sample frequently make use of different public policies and services which are available (see section 2). In this regard, we want to differentiate active and passive policies. Passive policies were mostly seen by the young adults as essentials to having necessary income to cover basic needs. In some cases, during periods of severe financial insecurities the situation even reached the point where passive policies were essential for survival. On the other hand, active policies are used rather to improve the individual employability and/or to achieve employment or apprenticeship positions.

Starting with passive policies, many young adults register as unemployed and then receive unemployment benefits (ALG, ALG II) in Germany. Others in the sample have used housing benefits in the past as an extra income to supplement their employment. Young adults who have already entered parenthood receive child benefits, others with physical problems are entitled to use care benefits. In the following extracts, the meaning of these passive policies for young adults is highlighted since the majority of youth in the sample are trying to receive one, are currently using some kind of passive policy, or have taken advantage of them in the past. Concerning this, of course different points of view arose during the interviews, positive ones as well as negative ones. Here the focus remains on coping strategies and the appreciation many young adults express for this financial support as they highlight the importance of it for their lives:

*“Well ((stressed)), the job center. I receive money from the job center. My mom too. And from the (\*\*\*) (name of the insurance) the care allowance. //Mhm// And that’s how we can survive.” (Irina, F, 24, LE, U)*

*“Since without the State I would totally have the ass card handed to me.” (Tobias, M, 24, LE, U)*

Regarding the sufficiency of the amount received, youth’s meanings are different, but most think it is enough to satisfy basic needs:

*“Basically quite good, yes. Well ... it is of course always the thing which expectations you have. //Mhm// In my opinion generally the amount of Arbeitslosengeld II (German unemployment benefit, means-tested) is enough to get along. //Mhm// Of course you cannot have a lot of expectations, you also cannot save and if you need to buy something that it is going to be problematic=But just from the living point //Mhm// I don’t see any problem for myself.” (Luke, M, ME, 30)*

*“Also the 404 Euros from the agency, that’s absolutely enough for me. I don’t know, what do you really need=I mean I don’t have **kids**, I’m not (responsible) for anyone somehow ... I don’t have to give money to anyone. I mean I can spend it all on myself and the food is the least of all costs, there’s enough left, that I can go out partying, I can //Mhm// I don’t know what ... It’s just enough, I mean I can smoke, I can drink ((laughs)) so there’s definitely enough.” (Katrin, F, 27, LE, U)*

*“The government doesn’t pay large amounts or something. Exactly as much as you need to survive.” (Ali, M, 28, HE, TE)*

In addition to financial support, advice as well as support from the employment agency in job searches occurred as useful help for young adults to cope with insecurities:

*“Yes, I think it is okay like that, because they help. They show us vacancies, instead of sitting at home, they help us and I find that very good. [...] Because there are many*



*outside there, who just walk around and, I don't know, they don't have anything. //Mhm// They don't take care of their future and I find that quite good at the employment agency.” (Alina, F, 21, LE, U)*

Other formal support, e.g. child benefits, often serves as additional income and can help young adults to better cope with material deprivations during periods of insecurity. Half of the young adults in the sample are currently involved in or used to be involved in active policies (for more information about the sampling strategy see section 2). With these measures, youth have the possibility of improving their employability by learning necessary labour market skills. As other parts of the report already mentioned and highlighted, these measures vary in their targets, implementation, and quality and are, therefore, perceived very differently across the youth in our sample. The following extracts show the meanings and point of views related to different measures. Sophia and Sven, for example, think active measures are useful tools to improve the CV:

*“I think it is very good. I think it is good that one can participate in such measures. Especially for people who have been at home for a longer period of time. I always say, I think it is amazing, that one is offered these things.” (Sophia, F, 25, LE, U)*

*“Sure. At the same time I also took my forklift driving license. That was paid for. That definitely brought me a step ahead, because I didn't have any gap in my CV. [...] That always looks good, if you have grades or certificates. [...] And I think it is good ... courses like that.” (Sven, M, 25, LE, U)*

An additional positive effect of some measures is that youth find some routine in their daily lives and through that can improve their social participation:

*“At that point it definitely was ... the routine already helped me” (Maja, F, 24, ME, U)*

Another appreciated side effect of some active measures is that youth can earn some additional money through their participation, which serves as incentives and helps them do better financially:

*“Especially for people, who want to bridge time, from school to work, so no gaps exist in their curriculum vitae. Employers don't like gaps at the lifetable of the job candidates (...) And besides that, you earn a little bit money, I think it's good.” (Tina, F, 18, LE, TE)*

### **Avoiding formal support and difficulties**

On the contrary, some young adults do not want to take advantage of passive/active policies (anymore) or are unsatisfied with, angry about, and/or sad as a result of the realization. Negative feelings surfaced about active policies, especially concerning the themes of perceived uselessness or compulsory participation in measures because they are unemployed. About passive policies, e.g. unemployment benefits, youth report, in some cases, about too much bureaucracy. This is often combined with complexity in the process of registering as unemployed, especially with the duties of an unemployed person. Another aspect mentioned by some persons is the poor treatment received from employees of the employment agency or the insufficiency of unemployment benefits (e.g. Part b and Part f):

*“I think participating in courses about “how to clean my workplace” or “how to use the ten-finger writing system” is stupid. I think these courses haven't got any use. No, I don't want to participate in such stupid courses.” (Tom, M, 22, ME, NEET)*

*“I just think it is horrible how people treat you in there. //Mhm// How they treat you like the lowest of the low. //Mhm// I also said ‘Before I go there again, I'd rather work in a*



whorehouse'. **Before** I'd had to do anything with them again. //Mhm// **It might sound harsh**, but ... I say it like that, because they really treat you ... That doesn't work. I mean they are not more special than we are." (Lena, F, 21, U)

### **Pension insurance**

Andreas, who suffered from physical health problems, had the chance to undergo re-training and so maintained his employability. He appreciates the support of the state and especially of the occupational disability insurance which covered the arising costs:

*"And then there's the two year training programme from January 2013 onwards [...] that took place=financed by the pension insurance, it was ... really **top notch** up there (regarding location). Never was the case that anything was lacking in any regard ... well, what the various pension insurances and the employers' liability insurance associations have built up here, nationwide, you really have to say, not bad [...]"* (Andreas, M, 27, ME, U)

### **Foodbanks and other institutions**

Another coping strategy sometimes used to cope with material deprivation were the German food banks, or comparable institutions:

*"At the moment it is more that I am dependent on everything [...] well I go to the Tafel (German food bank) and that's where I take everything I can get. And ... I do hope that someday it will be different, that I then can live more independent. Because at the moment I am dependent on the agency. [...] I am also dependent on my boyfriend to some extent."* (Laura, F, 25, LE, U)

### **Temporary employment agencies**

An aspect which was dealt with under micro strategies, specifically under searching for employment, can also be classified on the macro level: working for temporary employment agencies. This was, in some cases, an opportunity to temporarily deal with severe material deprivations due to unemployment, but from the long-term perspective it was an insecure situation too, e.g. due to temporary contracts and lower payment.

## **4. Conclusions**

In this section the subjective perceptions of youth regarding their socio-economic consequences due to job insecurity and unemployment was illustrated. This subjective construct of individual consequences in the context of social exclusion appeared in the analysis as very complex. Between the cases it surfaced in very different shapes because several factors and circumstances were involved, on private as well as on public levels. Not all unemployed persons are automatically objectively deprived and/or perceive deprivations. Youth's differing perceptions depended on, inter alia, the availability and effectiveness of individuals' various coping strategies and their general current life situation (family life, level of education, etc.) (e.g. Popp and Schels 2008).

After examining the economic consequences, it was shown that many young adults in the sample are able to cover their basic needs even in periods of unemployment or uncertain employment because of their different coping strategies. Some of persons who can at least cover basic needs also reported financial restrictions, e.g. in respect to leisure activities (e.g. holiday trip) or hobbies. However, in some cases, strong material deprivations and, therefore, a lack of basic needs exists, e.g. insufficient food, living without electricity, and/or a place to sleep. In contrast, others do not feel deprived



due to the support they receive or adjustments they accept for themselves (e.g. practice thrift). Aside from material deprivations, it occurred that almost all the unemployed participants in the sample are not able to save in the short- or long-term and, therefore, are not prepared for unexpected costs in daily life. In general, financial planning is not possible when being unemployed in many cases. Concerning this, an important factor is that it is not possible for many to pay back existing debts during unemployment. As consequences, these persons experience growing deprivations over time and, in some cases, they are not able to pay electrical costs or rent. In the context of economic consequences, it appeared that support (either formal or informal) has a strong influence on the objective deprivation as well as on the individual's perception of deprivation. The individual perception of deprivation depends additionally on lifestyle and expectations in their own lives.

As already existing literature shows, especially persons with lower education are often affected by unemployment (e.g. Reinberg and Hummel 2005). In this sample, we see that especially young adults with low education (ISCED 0-2) are often affected strongly on both economic and social levels. The additional combination of long durations without earnings (above financial resources to cover basic needs) and bad labour market chances due to low education, often without apprenticeships/vocational trainings, keep them longer in these insecure situations. Regarding young persons with migrant backgrounds, no structural specificities across the interviews occurred and therefore cannot be included as a risk in this study. The reason for this can be that some young adults with migrant backgrounds have high education and therefore good future prospects. On the contrary, some young adults with migrant backgrounds and low education are those in this research with strong experiences of insecurities and poor future prospects. Regarding the age of the interviewees, it appeared that the younger persons in the sample receive more informal support from their parents. This is something which, additionally, has to do with the fact that they often still live at parental homes and/or are not entitled to receive unemployment benefits (section 1). When focusing on gender, no structural differences appeared in the context of socio-economic consequences. However, it appeared in some cases that especially single mothers in the sample perceive their unemployment situation and resulting deprivations very intensely.

This chapter focused additionally on social consequences. Unemployment and insecure employment, as even then Jahoda et al. (1975) and Jahoda (1981, 1982) highlighted, can acutely influence social life with multiple facets. In this respect our interviewees often mentioned problems in maintaining contacts (social capital). Some of reasoning included insufficient money for leisure activities or problems with interactions with friends (i.e. they cannot find common interests in conversations due to the different life situations). Family formation or maintaining child/family also was presented as problematic (see also Brinkmann 1984, Buchholz et al. 2009). Planning the future, in general, is not possible for many young adults who perceive various forms of deprivation.

Altogether, the individuals and their circumstances, social contexts, as well as education background vary greatly. It emerged as very difficult to type youth in this regard because many aspects influence the situation and influence (the problem of) deprivation or if deprivation even appears. Young persons with strong social backgrounds with the possibility of receiving support, financial and emotional, seem to be the group who are often able to avert insecurities. In this respect, it can be mentioned that the higher educated in this study do not generally perceive deprivations



because they often have informal support or use formal support. Due to their generally good labour market chances, they, additionally, are certain they will find a job in the near future and can view the unemployment period as a trajectory and as frictional unemployment (see also Kieselbach 2003, Biersack et al. 2008).

To cope with financial insecurities, young adults in the sample use several coping strategies (often in combination). Inter alia: practicing thrift; working in several marginal employments or for temp agencies under insecure conditions; focusing on the current situation; using savings from previous employment; living with parents or their partner; being financially supported by family members; or, using formal support, i.e. unemployment benefits, measures, or further education for improving the own CV and the labour market chances. It is conspicuous that many of the lower educated individuals are not able to receive any, or only meager, informal financial support from their social networks because these contacts are often in similar situations themselves – i.e. often have their own debts or are currently unemployed. For some young adults, unemployment benefits are not sufficient to maintain their own living standard. Different coping strategies for socio-economic uncertainties distinguish whether resources in the form of support are or are not available and what shape support takes. Regarding this, having formal support appeared as a very important aspect for many participants, e.g. having the unemployment agency to cover basic needs and, additionally, to be able to fall back on the social network as a backup option (protective factor). Nevertheless, other strategies already mentioned in previous parts are also important for this section. They should be taken into account to understand how youth are dealing with insecure life situations.

## Part e) Social exclusion

This chapter highlights aspects from the meta-analysis of the German qualitative interviews with youth in insecure life situations. In this approach a multi-dimensional concept of social exclusion is used. Being affected by social exclusion is caused by labour market exclusion or insecurity and goes hand in hand with the experience of multiple deprivations in the form of material deprivations and social isolation. This situation can make it impossible for affected individuals to participate in normal activities in the society (e.g. Gallie and Paugam 2004).

### 1. A brief account on the national context

The system of education and training in Germany is characterized by early stratification and high standardization. In addition, the system of vocational training, the so-called *dual educational system*, includes practical training in companies as well as theoretical learning in vocational schools. In general, certificates have high signalling value for participation in the labour market (Allmendinger 1989). In comparison to other countries, Germany has a low rate of youth unemployment, appx. 7 percent (Statistisches Bundesamt 2016, Rokicka et al., 2015). However, there are strong regional differences (BMAS 2014). In addition, compared to older individuals, youth are transitioning into the labour market and, due to flexible contract types, are more often affected by inconsistent and insecure employment (iab 2013). For more information about the German institutional context, see section 1. The following section pursues a meta-analysis of the German qualitative data in the context of social exclusion.



## 2. A Brief description of the German sample and procedure

The empirical material used in this chapter of the report consists of 40 semi-structured interviews implemented during the time period of November 2015 to June 2016. All interviews, comprised of 20 women and 20 men, were conducted with young adults aged 18-30 (23 young persons aged 18-24 years and 17 young persons aged 25-30 years). Regarding the geographical context, the interviews were carried out in consideration of two different contexts based on structural differences between the German federal states, specifically, the dissimilar unemployment rates that reflect relevant rifts and inequalities. Half of the interviews of the total sample (N=40), therefore, were conducted in federal states with lower unemployment rates and the other half with interviewees from states with higher unemployment rates. Additionally, another term which is nearly balanced in the sample is the policy involvement of the respondents. Regarding this, 22 young adults were involved in active policies measures aimed at preventing labour market/social exclusion. 18 young adults have not had any experience with active labour market measures before. With respect to the education level of the interviewees, 22 participants have low secondary level (ISCED 0-2), 13 have upper secondary education (ISCED 3-4), and 5 respondents have tertiary education (ISCED 5-6). Regarding the occupational status of the interviewees, 30 young persons in our sample were unemployed, seven had temporary employment (for instance, people employed with fixed-term contracts), two persons had NEET status, and one person was employed with an open-ended contract (but had previously experienced insecurities on the labour market). Furthermore, status changes have been considered. In the total sample, 7 people have either foreign status or dual citizenship. For more details on the national sampling strategy and the interview implementation process see section 2.

The meta-analysis of German qualitative data has followed the guidelines elaborated in the project (Figgou and Unt 2017, unpublished) and is based on former steps of the analysis from thematic investigations. The procedure used for this typology was not characterized by linear steps because during the analyses, *inter alia*, it was often necessary to go back to previous steps and rethink not only the decisions already made, but also the different concepts and present results already developed. Step one was to read and reread in detail the synopses generated earlier. Following this, we returned to the original interview transcripts and attempted to put all individual cases, including individual experiences and life situations, into a continuum by using a constant comparison (e.g. Glaser and Strauss 1967). The focus was on terms such as financial hardship and material deprivation as well as on social support and connectedness. Step two was to develop groups and a typology out of all participants and then reconstruct the continuum in terms of social exclusion.

Three groups were built. The first one of this typology includes young adults who have the characteristics of being at *high risk of social exclusion*. This concept includes either the experience or risk of labour market exclusion which is a result of precarious employment/unemployment. It also incorporates the high risk of economic exclusion and social isolation. Young adults who experience at least two dimensions of social exclusion (economic exclusion and social isolation) in the context of labour market exclusion were classified into this group.

The second type (group) includes young adults from the sample who experience an *increased risk of social exclusion*. Young adults who belong to this group experience labour market exclusion or are at risk of it as a result of precarious



employment/unemployment. Additionally, they experience either economic exclusion or social isolation.

The third group includes young adults who have either a *low risk of social exclusion* or *no risk of social exclusion*. The young adults in this group experience or have experienced insecure employment situations (i.e. unemployment, temporary employment). However, they do not experience poor living conditions concerning housing, nutrition, clothing, and physical safety (anymore). They often have access to family support in different life situations. They are at least to some extent able to participate in social and community life and to enjoy cultural and recreational activities. To clarify, in the German sample there were young adults interviewed who have experienced insecurities in the past, but who are currently in secure situations, e.g. characterized by reliable job situations. This includes, for example, those with permanent employment or dependable temporary employment with long-duration-contracts.

The last step of the analysis was to then construct the profile of each group by considering patterns and interrelations in and between: (1) the individual life courses of the young people in each group with focus on education and work trajectories, (2) the informal social support they receive, (3) the pathways to autonomy of the young adults in each group, (4) the general well-being and health of the participants in each group and their perspectives of future and control, (5) their involvement (or eligibility to get involved) in policies. An additional attempt was to develop and show links between individual or group characteristics and the national labour market situation, the general societal context, and cultural aspects.

### 3. Results/Typology

#### 3.1 Participants at high risk of social exclusion

In the German sample, 11 (4 women, 7 men) out of the 40 young adults can be classified as participants at *high risk of social exclusion*. The daily lives of these young adults are characterized by economic deprivation(s) as well as difficulties participating in social activities. Although each interviewee has a unique story behind their situation and perceives their life individually, the following will highlight some aspects found in the analysis which revealed some similarities between cases. These characteristics, e.g. low education level, long-term unemployment, lack of/low informal support, material deprivation (i.e. deprivation of basic/essential goods, such as food, clothes, electricity, housing) lead to a high risk of social exclusion in the daily lives of the members of this group. In addition, a fear of social isolation or difficulties in/a risk of social participation appeared problematical and, inter alia, the fear of maintaining social relationships/friendships due to a lack of economic resources was visible. Aside from the similarities which arose as conspicuous structural differences, internal variety of different characteristics can be shown. Attempts will be made to explain and to better understand why young adults in Germany are at high risk of social exclusion.

##### **Education and work pathways**

The young adults in the group at *high risk of social exclusion* have a low (ISCED 2; 8 young adults) or medium level of education (ISCED 3; 3 young adults). This seems to conform to our previous considerations concerning the German risk group (see section 2). Recent research has shown that young adults in Germany with a low level of education (e.g. without secondary school leaving certificate or vocational training) often



experience more difficulties gaining a foothold into the labour market than young adults with higher education (e.g. Authoring Group Educational Reporting 2016). The cause is attributed to the education system's early stratification and high standardization (Allmendinger 1989), where certificates have a high signaling value and can make the individual entrance into the labour market easier than without. Low education is, therefore, a main factor contributing to labour market insecurities.

In our sample, the low level of education of young adults, sometimes combined with experiences of dropping out of school and/or having a non-linear education trajectory, led to an additional insecure situation. This often creates a lack of opportunity to find vocational training, because to start vocational training often a lower secondary school degree is needed (moreover, with good marks). The German education system is characterized by early stratification and high standardization and labour market entrance paths for young people often show flexible types of employment, e.g. temporary employment (e.g. iab, 2013; Statistisches Bundesamt 2016). This is why persons in this group suspect that vocational training or high education is often the (only) entrance pathway into the labour market while the insider-outsider labour market structure is the reason to stay in there permanently.

*An example from our interviews for this group can be 22-year-old Peter who has been unemployed for 1.5 years. Regarding education, he has no school leaving certificate and is looking for an opportunity to attend vocational training. Peter started his school career at primary school and then attended secondary school (Hauptschule) in the 5<sup>th</sup> grade. After two years he changed schools and attended a school for children with learning difficulties from 2004 to 2009. In 2009 he finished school without a school graduation certificate and since then has participated in various measures as well as tried to achieve his school degree. He perceives his labor market position and opportunities as very bad (Peter, M, 22, LE, U).*

In Germany, as already mentioned, having an academic degree seems to prevent strong and long-term insecurities on the labour market. Not surprisingly, no young adult from the participants with a university degree can be classified into the group of those at *high risk of social exclusion*. All academics belong to the group of those individuals at *low risk of social exclusion or no risk of social exclusion* (see part 3 of this chapter) and only experience short-term insecurities which they are able to cope with and, therefore, do not feel excluded at all.

A very important factor in having better chances of being fully integrated long-term into the German labour market is completing vocational training. Many young adults in this group did not have such a chance and are, consequently, not integrated at all due to, inter alia, missing school certificates, poor school grades, or having no previous vocational training. Tobias can be an example of someone who has been unsuccessful on the German labour market due to his lack of vocational training experience.

*Tobias, 24 years old, is currently unemployed and has been for more than 7 years, essentially since he left school. He has a lower secondary school degree with poor marks and did not have the chance to do vocational training yet. Because of this, he perceives his labor market position and opportunities as very bad (Tobias, M, 24, LE, U).*

Another important aspect and a factor to consider is that many young adults in this group have no, or only limited, work experience. This makes it often very hard for them to gain a foothold into the labour market and a chance to work. Aside from missing school certificates and good grades/good school performance, some young adults



mention that missing labour market experience is an additional reason for their bad labour market situation/performance. They have never been given the chance, in the form of working in employment on the labour market, to prove their skills. Without having the necessary degrees and work experience they are often not able to send the necessary signals to employers, in the form of certificates, on their CVs.

All young adults in this group have to cope with unemployment and, in most cases, with long-term unemployment with durations between 1.5 and 9 years. Another insecure and problematic situation is experiencing employment as a row of precarious employments or having many changes in employment status as well as permanent changes between employment and participation in active labour market measures due to unemployment.

*An example of a person in this group who has experienced long-term unemployment and who, therefore, has bad individual prospects is Laura. Laura has been unemployed for seven years (since she was 18 years old) with only short interruptions when she worked in minor employment. At the moment, she is trying to find employment, but is pessimistic due to her long unemployment period (Laura, F, 25, LE, U).*

In addition to the current unemployment periods of these young adults, many worked, or had the chance to work, in several insecure/precarious employments between their unemployment periods. Two young adults in this group with finished vocational training (ISCED 3) experienced several insecure labour market situations (e.g. temporary employment) in a row. Additionally, this went hand in hand with frequent changes between periods of employment and precarious employment. This leads to insecure life-situations with financial deprivations and no opportunities to plan ahead. At the moment, they are long-term unemployed.

*Franz, for example, has been unemployed for more than approximately three years. Between his periods of unemployment, he often had subcontract work to cope with unemployment and the financial deprivations as a result of receiving unemployment benefits. He does not have enough money to live properly and has very bad future prospects. Although he has completed vocational training, he perceives very poor labour market chances. He is affected by social deprivations and strong material deprivations and is very dissatisfied with his life. Moreover, he is very afraid of his future. Franz shows multiple aspects of being socially excluded (Franz, M, 24, ME, U).*

### **Informal social support**

Another aspect which young adults in this group share is missing informal support (from their families, parents, partners, etc.) or access to only minimal support. Nevertheless, this support, especially the financial support, appeared as a very important one for most of the interviewees. Young adults mentioned it as necessity because often the formal financial support, in most cases the amount of unemployment benefits (means-tested), is perceived as insufficient to cope with all expenses. In these cases, material deprivations follow, but could be reduced if informal support was available with additional financial resources from their own social network, especially their family.

In the context of social exclusion, Tobias and Franz can, again, serve as case examples, this time of individuals who have had to deal with only minimal or no informal support:

*Tobias does not receive any informal support at the moment, except from his girlfriend because he can live together with her in her apartment. The informal support from his*



*girlfriend is very important for Tobias because he otherwise would have to live on the streets since he is currently without permanent residence/homeless. Regarding family support, Tobias has little contact with his parents and they do not support him financially or emotionally. Moreover, they live in a different big city which is a few kilometers distance from his current residence. Nevertheless, he experiences strong material deprivations and social deprivations in term of social isolation and inability to participate in daily life (Tobias, M, 24, LE, U).*

*Franz receives financial support from his stepfather and his mother because he does not have enough money to live due to financial sanctions from the employment agency. Beyond that, he sometimes receives financial and emotional support from his friends, which he appreciates very much. Furthermore, he has debts (4000-5000 Euros) as a result of previous sanctions by the employment center and other things, e.g. mobile phone bills, rent, etc. He is not able to cover all his ongoing costs, including electricity. As a consequence, he lives at home without electricity. Franz is, additionally, affected by social deprivations because he cannot go out or participate in daily life properly (Franz, M, 24, ME, U).*

It is not at all, or only minimally, possible for some young adults in this group to receive informal financial support because parents, friends, partners, etc. are themselves in financially insecure situations due to their own insecure labour market positions. Another aspect is that some young adults, for various reasons, have no contact with their parents or other persons (anymore). Unemployment often goes hand in hand with financial deprivations which leads, in some cases, to a lack of social contacts. Some of the participants in this group report that they cannot maintain friendships or relationships because they cannot go out with friends etc. due to the lack of money. However, it is important to note that even moderate emotional or financial support is very important for the young adults so that they do not feel left alone. For more information about informal support (emotional, financial), see the National Report about autonomy (unpublished).

### **Autonomy pathways**

All participants in this group are, not surprisingly, not in an autonomous life situation. This is since they, inter alia, either receive necessary formal financial support, in the form of unemployment benefits, or receive informal financial support from family (or other persons) to cope with their financial insecurities resulting from unemployment. In the context of social exclusion, the state of being autonomous is for many young adults impossible to reach because they need support (from the German social state). This is since, in some cases, they are so severely deprived that it is necessary for survival that basic needs be covered. Psychological autonomy is often strongly linked with other parts of autonomy, for example with economic autonomy and with housing autonomy as well as with general perceptions, feelings, and acting related to their own, individual situation. Regarding this, most of the young adults in this group are not psychologically autonomous. Additionally, for many of them, it is not even clear whether this is in general or whether/when they will reach autonomy in the future. The most important thing is to cope with their immediate insecurities first.

*Tobias has been receiving unemployment benefits for approximately seven years. Beyond that, he has received unemployment benefits (ALG II) through his parents, who were also unemployed when he was a child and teenager. He is affected by financial deprivations because he can only barely make ends meet. He is happy that*



*unemployment benefits exist so that he can cover his basic needs (Tobias, M, 24, LE, U).*

Aside from this aspect, a heterogeneous picture regarding pathways to autonomy appeared in this group. Except of 2 participants, 9 persons in this group receive unemployment benefits (means tested or from insurance).

Concerning housing autonomy, two of the participants are in very insecure situations and, at the time of the interview, were homeless or without permanent residence. Consequently, they perceived intense material deprivations. An example can be Marc, who is able to cope with material deprivations only with the help of his friends, girlfriend, and grandmother:

*Marc, 24 years old, has been unemployed for about 5 months, but does not receive unemployment benefits at the moment due to bureaucratic hurdles. For him it was always very important to be autonomous, but now he is not autonomous and is experiencing deprivations while fearing that he won't be able to break this vicious cycle. He suffers from living without permanent residence and from deprivations. His friends help him a little bit by providing sleeping opportunities at their apartments and his grandmother gives him food. Additionally, he receives financial support from his girlfriend. His parents are divorced, he only rarely has contact with his mother, and his father is an alcoholic. It is very hard for him and he feels very sad about his situation (Marc, M, 24, LE, U).*

Other participants in this group live alone in their own flat. This is made possible by the unemployment benefits they receive which cover the rent. Others are living with their partner or a friend so that they can share rental costs. For more information about autonomy of the young adults in the German sample, see National Report about autonomy (unpublished).

### **Well-being and health**

The well-being of most of the adults is affected negatively by the risk of social exclusion that they experience. These effects vary not only in the strength of their appearance, but also from case to case. Some feel inferior and ashamed, which can lead to mental health challenges. Some are affected by stress and pressure while feelings of stigmatization often appeared as a strong burden for many of the young adults. Additionally, some suffer from mental health challenges and depression. They often feel ashamed of their situation and the stigmatization they experienced developed into a burden. Common to all is that they are worried and sometimes express strong anxiety concerning their future.

To summarize, long term unemployment and the situation of social exclusion which comes as a result has a negative impact on individual well-being in different strength across interviews in this group. In addition, that the life satisfaction of these young adults is for the most part very low goes almost without need of mentioning.

Concerning the individual health and well-being of the young adults in this group, it is worth noting that not only uncertainties can influence the individual well-being, but also mental and physical health challenges can lead to unemployment and insecurities, extending to social exclusion.

*An example of this can be seen in 27-year-old Katrin. Since leaving school in 2008, she has had several experiences in therapy and several hospital stays. She's also made approximately four unsuccessful attempts at finishing school and receiving Abitur (high*



*school graduation, general qualification for university entrance). Katrin seemed to be very sad and unsatisfied with her current situation. Her mental illness is a heavy burden and although she is very willing to work, she cannot because of her illness. Another aspect which greatly bothers her and negatively affects her well-being is her feeling of inferiority and her perceived stigmatization caused by a lack of a job and vocational training experience. People often think she is lazy because she is unemployed. Moreover, she is in therapy and does not know how long she has to stay at the clinic. She is worried about different scenarios related to the future. On the satisfaction-scale (1-10) she says she only scores a 3. The reason for this is that she actually does not know what the future brings and does not really know how to cope with it or what she will be able to do in the future (Katrin F, 27, LE, U).*

For more detailed information about the individual well-being of the young adults in the sample, see the Part c).

### **Formal support – policies**

The impression gained regarding this type of formal support (active, passive) is, in general, very mixed. However, almost all young adults in this group receive financial support in the form of unemployment benefits (means-tested or from insurance). This appears to be a very important factor in their ability to cope with the financial hardships and deprivations in their lives during times of precarious employment or unemployment. It is conspicuous, though, that for many participants in this group the amount of financial support is not enough and that they, additionally, perceive financial deprivations.

Two of the young adults already applied for unemployment benefits but having so far not received confirmation leads to an enormous insecure situation.

*An example can be, again, Marc who, as a result of missing financial support, is at the moment homeless and perceives strong material deprivations. Marc has received unemployment benefits (ALG II) several times in the past and is now waiting for his confirmation of unemployment benefits again (Marc, M, 24, LE, U).*

Regarding active labour market policies, a heterogeneous picture occurred. Approximately half of the participants in this group have already made use of this support. However, in these cases it was conspicuous that so far this could not help them improve their situation and gain a foothold into the labour market. This can have different reasons, e.g. the participation in inappropriate measures so that they are often not useful and cannot cover individual or specific labour market needs, inter alia. For more detailed information about policies, see other parts, e.g. Part b), e) and f).

*Marc attended various labour measures where he received certificates for different skills, to be better prepared for the labour market. But the certificates did not help him finding a job or apprenticeship/vocational training because his certificates were often accepted by potential employers. Additionally, he attended one measure for the long-term unemployed which was, in his opinion, useless. He really feels bad when he has to go to the employment center because they act inhumane and he hopes for more support in the future (Marc, M, 24, LE, U).*

### **Other risk factors: Immigrant status, age, gender, geographical context?**

In this part, other possible factors on the meta level for the high risk of social exclusion will be shown. Contrary to assumptions made based on recent research for the group sampling of this research (see section 2), migrant status seems to not play an



important role in our sample. In this group of those at *high risk of social exclusion* only one person with migrant status is present and his insecure situation seems to not be affected or influenced by this status. Regarding gender, no structural phenomenon occurred during the analysis. Age in this group seems only to have, in some cases, an influence when it appears in combination with long-term unemployment. Meaning that the older the young adults are and the longer they are excluded from the labour market without the necessary level of education the more difficult it seems to be to then gain a foothold into the labour market. Concerning the geographical context, specific differences cannot be found. The only aspect that could indirectly influence the individual situation during unemployment is the opportunity to receive informal support. Support can be more problematic in regions with higher unemployment rates because the probability is higher that parents and friends are also affected by labour market insecurities. However, no clear empirical evidence about this aspect could be found in this sample.

To conclude this chapter, it is also important to note that the characteristics highlighted in this group are not necessarily applicable to all participants in this group. The different characteristics of several cases have the goal of constructing an overall picture of young adults. This is done while taking into special consideration the group of young adults who are at high risk of social exclusion to reveal some explanations. Additionally, it is important to understand why they are in such insecure life situations. For better descriptions of the cases and insecurities young adults have to cope with, it is important to take into consideration the chapters about socio-economic consequences, autonomy, and well-being/health.

### 3.2 Participants at increased risk of social exclusion

Experiencing an *increased risk of social exclusion* is characterized by either labour market exclusion or the risk of it due to unemployment or precarious employments, e.g. temporary employment. An additional characteristic is that participants in this group experience either a high risk of economic exclusion or high risk of social isolation. This group consists of 18 out of the German sample's 40 participants and, therefore, is the group with the most members. However, it is important to bear in mind that this is caused by the German sampling process and must not be interpreted as a quantitative result concerning distribution of the types in society.

In general, the group of participants with an *increased risk of social exclusion* is the most heterogeneous group concerning the characteristics of their members. Nevertheless, in the following, important aspects of this group will be highlighted with the attempt to link them on the meta-level and to compare these cases to provide a view of and insights into the individuals' life situations. In comparison to the type at high risk of social exclusion (see the previous chapter), most of the young adults in this group are able to cover their basic needs, but many of them nevertheless experience economic hardships and difficulties. For example, they may not be able to cope with unexpected costs or to save money for their future. Only two young adults in this category are affected by social isolation, but not by financial difficulties. Most of the young adults in this group, 16 individuals, are categorized as experiencing *increased risk of social exclusion* because they are affected by risks of economic exclusion, but not social isolation.



## Education and work pathways

To give an overview of the education level of the members of this group, half of the group members have lower secondary education (ISCED 2) and, therefore, have not experienced vocational training. The other half of the participants in this category finished vocational training (ISCED 3) while one person has post-secondary/non-tertiary education and is now affected by precarious employment.

The education pathways in this group are, in general, not homogenous and vary from case to case. However, many of the lower educated often seem to have already experienced poor school performance (poor grades) or, for example, were not able to achieve a lower secondary school degree on their first try or visited special education school, e.g. school for children with learning difficulties. This poor performance then led to limited opportunities to find a vocational training opportunity.

*An example can be Eva. Eva is 18 years old and attended secondary school (Hauptschule) first. Following her repetition of 7<sup>th</sup> grade she then changed to a school in another town where she finished 7<sup>th</sup> grade. However, the following year she then failed 8<sup>th</sup> grade and had to return to her first school. She concluded her time at school (ISCED 2) without obtaining any special school graduation certificate. Eva's aim for the future is to find an apprenticeship/vocational training. She has been looking for placement into an apprenticeship since 2013 (for more than 2 years). With her achieved level of education (lower secondary) and without an apprenticeship, she perceives poor prospects for the future. At the moment, she attends only one measure which is specifically for youth without apprenticeships (Eva, F, 18, LE, U).*

The young adults with upper secondary education in this category have either Abitur (allowance for university entrance) or already finished a vocational training in the dual education system. They performed better in the past at school and, in this sample, are now often affected by temporary employment, are looking for a job, or are still looking for a vocational training.

*Miriam, 25 years old, graduated secondary school (ISCED 2) in 2007. Then, after working as a nanny and an office worker, finally started her vocational training as an educator (ISCED 4) in September 2009, which lasted for a duration of 5 years (until 2014). Since she finished her vocational training she has had several temporary employments, which surfaced in her life as precarious employment and led to financial difficulties for her (Miriam, F, 25, ME, TE).*

Regarding the work paths of the young adults in this category, persons currently experiencing temporary employment (4 persons) and those currently unemployed (durations between 2 months and 6 years) occurred. The temporary employed in this group also have previous experience working in several temporary employments, often experiencing several in a row and, additionally, have all experienced in the past either unemployment or part-time/minor employment (mini-jobs). Concerning insecurities, especially financial insecurities, they perceive their situations very differently.

*Thea, 21 years old, can be an example. She tries to cope with insecurities mostly on her own. In the near future she would like to do a vocational training again, because she quit her last one without completing it. As a result of her low level of education, Thea perceives her situation regarding her future working career as insecure. Before she started her current temporary employment at the casino four months ago, she experienced several unemployment periods, the longest being 6 months. Additionally,*



*she has accumulated work experience in different minor employments and worked subcontracted to cope with unemployment (Thea, F, 21, LE, TE).*

The unemployed persons in this category have experienced different pathways. Therefore, it is not possible to show a common picture. Some persons have not had any labour market experiences; others have had minimal experience, e.g. internships. Some individuals started vocational training and then cancelled the training while others have had a lot of different experiences, e.g. with minor employments/“mini-jobs”, working part-time, etc. In addition, and as already mentioned, the duration of their current unemployment period varies as also does the frequency of their previously experienced unemployment periods. Moreover, the picture of job changes with unemployment periods between the employments is very different in this group. In addition, even the aim for the young adults concerning labour market activities varies due to their varying previous experiences and current situations. Some of them are looking for vocational training, because, for example, they assume that training has high importance for gaining a foothold into the labour market and a successful working career. Others are mainly looking for any employment to cope with financial insecurities as soon as possible. In comparison to the previous group, those at *high risk of social exclusion*, it seems that these typology members have, nevertheless, gained more labour market experience, even if the experience involved mostly precarious work. Mini-jobs and subcontracted work are ways often used in Germany to gain labour market experience and are an attempt to cover basic needs as well as to achieve financial independence from the employment center and state support. In addition, the effects of fixed-term work and other precarious employments at the entrance of the labour market have been well discussed in the literature and show heterogeneous results. Some results show that flexible contracts can have “stepping-stone” or “bridge”- effects into permanent employments afterwards. In contrast, other results show that these contracts act as “traps” and can lead to permanent precarious employments and a lack of labour market integration (see Scherer 2004, Gash 2009, Hofäcker 2017).

### **Informal social support**

In this typology and in the context of preventing social exclusion, the individual informal support, financial as well as emotional, appeared as a very important factor concerning how young adults perceive and experience their current insecure labour market position and life situation. Besides formal state support in the form of unemployment benefits, informal support can be described as an additional and necessary form of support for some cases of this type. Although the amount of support is often not much due to current financial insecurities of the supporters (e.g. partner, family, friends), it seems to be the most important protective factor and coping strategy to deal with financial insecurities and deprivations, besides formal support. However, whether or not they are affected by severe or minimal deprivations during their unemployment can make a difference in youth’s lives. This is because unemployment benefits cover basic needs and beyond that persons often still experience material deprivation.

*Tom, 20 years old, is unemployed and does not receive unemployment benefits. He is worried about a lot of aspects (e.g. living situation, money, relationship, job). His two uncles support him financially and emotionally. In addition, Tom lives with his parents, they pay all the bills, give advice, and even try to improve his situation. Additionally, his grandmother supports him financially. He is happy about all the support he receives since otherwise he could not cope with this situation (Tom, M, 20, ME, NEET).*



Only two persons in this group do not use any form of informal support. The reasons for this are that it is either not necessary, due to sufficient economic resources, or that the young adults do not want to make use of it because they want to be autonomous. Two participants in this group are affected by some aspects of social isolation or are at risk of it, but do not perceive financial deprivations.

*Fabian is temporarily employed and experiences insecure working conditions (shift work, night shift). As a result, he has great difficulty maintaining social contacts since the working hours of his job and the hours of his friends do not match (Fabian, M, 22, TE).*

*The other person who perceives social isolation, but no material difficulties, is Hans. He is 26 years old and the missing elevator in the high-rise building where he lives is an obstacle for him since he uses a wheelchair. He very rarely leaves the house and, consequently, it has only been possible for him to maintain a few contacts since his illness arose (Hans, M, 26, LE, U).*

In some cases, members of the group of those at *increased risk of social exclusion* report psychological and emotional support from their social network, especially from strong ties, such as their family, friends, and partner. The emotional support additionally occurs as important help in finding a job or vocational training. However, the support which was mentioned most by young adults belonging to this group was material support in the form of money (e.g. to pay/share the rent), paying bills, groceries, food, living with parents, etc.

### **Autonomy pathways**

Autonomy pathways are strongly linked to the current life situation and the informal support young adults receive. For this group it seems that the term of being autonomous or reaching economic autonomy has more relevance than for the members of the *high risk of social exclusion* group. Needless to say, many persons who are at *high risk of social exclusion* also want to be (psychologically) autonomous, but participants here often are already in better life positions with better prospects than those who are highly socially excluded. For them it is more likely that they will achieve economic autonomy. Nevertheless, no one in this group has already reached economic autonomy because almost all participants receive informal and/or formal support (unemployment benefits) in some way. Most of them think that they are not autonomous in general; others think they are partially autonomous. These are mostly the persons who are on a good track and were already able to improve their life situation. Only a few, some temporarily employed, mention a perception of psychological autonomy.

Regarding housing autonomy, no specific pattern appeared across the cases during the process of the analysis. Some participants live alone in their own flat or together with their partner, often with the purpose of sharing costs for the rent. Some others stay at parental homes to cope with financial insecurities. It is often difficult to say whether the participants are autonomous (in the contexts of housing) because, even if they already have moved out of the parental home, they sometimes receive informal and formal economic support. This support often enables them to move out of the parental home as well as to stay outside of the parental home, even in financially insecure situations.



## Well-being and health

The individual well-being and health of the participants from the type at *increased risk of social exclusion* appeared very differently and without specific patterns among the participants. However, most of the young adults in the sample show a negative impact of insecurity on the individual well-being. This is despite the fact that in many cases it has less impact (on a lower level) than in the group of those at *high risk of social exclusion*, because of the ability to receive informal and social support. Nevertheless, some of these participants express strong worries regarding their future work opportunities and the ability to become autonomous.

In terms of well-being, participants in this group mentioned different feelings, from worry to anxiety, concerning material deprivation or the risk of it in the future. Thinking about their future, and especially about their future labour market situations, elicits negative feelings, such as uncertainty as well as inferiority due to the stigmatization they have experienced.

*Tom, 20 years old, is unemployed. He is worried about a lot of aspects (living situation, money, relationships, job). Although he actually gets help (emotional and financial) from his family (parents, uncles, grandmother) he experiences great uncertainty in his life and is very dissatisfied (Tom, M, 20, ME, NEET).*

In contrast, some participants seem to be more satisfied with their situation, especially the temporary employed. They either already have improved their situation and now have better prospects or already feel better integrated and more secure than the participants without any employment and income. In addition, mental health challenges caused by insecurities (in the context of unemployment), stress, strong anxiety, etc. appeared in some cases. In one case, the physical illness experienced by one young man resulted in his unemployment and, consequently, his insecure life situation.

## Formal support – policies

In this group, 7 participants receive formal financial state support, all in the form of means-tested unemployment benefits (ALG II). This support is essential for them to cope with their insecure situation caused by unemployment. Some others are not entitled to receive this form of benefits, so their parents support them. They can, for example, still live in parental homes or receive other financial support. Some of the young adults are still waiting for the confirmation of their application for unemployment benefits from employment agency; others do not need state support, because their income (working fixed-term employment) is enough to cover their basic needs. Another reason is that some do not want to receive financial support and rather cope with their insecure situation on their own. This is because for them financial independence has high personal value.

Concerning active policies, 9 individuals have had unique experiences with several measures (e.g. ALMP), which appeared without specific pattern. That is to say, young persons mentioned both positive and negative aspects, but with great variety in individual experiences.

It is important to mention that, despite the formal and informal state support most of the young adults in this group receive, terms of economic deprivations and hardships appeared in the interviews. Again, it is necessary to highlight that for many young adults in the sample the financial support from their family and friends is very important to covering their individual needs.



### **Other risk factors: Immigrant status, age, gender, geographical context?**

In this group of those at *increased risk of social exclusion* only one person with migrant status is present and their insecure situation seems to not be affected or influenced by their status. In addition, the person never mentioned this topic during the interview. Regarding gender and geographical context, no structural phenomenon occurred during the analysis. It was conspicuous that the youngest in this group all received a great amount of informal support from their parents and still live in parental homes. This is not surprising because, in our sample, these children are often not (yet) eligible to receive unemployment benefits so are more dependent on family support.

### **3.3 Participants at low risk or no risk of social exclusion**

From the German sample, 11 out of the 40 participants can be classified into the third group, *low risk or no risk of social exclusion*. Again, this frequency cannot be interpreted because of the national sampling procedure which was utilized (see section 2). In this third group, as its name suggests, two types of participants were included: persons with only a low risk of social exclusion and persons with no risk of social exclusion at all. Education and/or informal support are important factors in mitigating the risk of social exclusion. Even persons in this group who are in an objectively insecure situation, because they are currently unemployed, have the opportunity to receive formal/informal support and/or have good labour market chances (due to their education) so are considered at low risk, and sometimes even at no, risk of social exclusion. This is because their integration into the labour market and into society is very strong. In addition, the German sample includes persons who have previously experienced labour market insecurities, but who are now (or on their way) to being fully integrated into both the labour market and society. They are, therefore, at no risk of being socially excluded.

#### **Education and work pathways**

All of the higher educated (i.e. those with academic degrees) in the German sample can be classified into this group. These 5 individuals are characterized by having no risk of social exclusion at all. The other 6 participants in this category have different levels of education, varying from ISCED 2 (persons with no vocational training) to ISCED 3 and ISCED 4 (e.g. people with Abitur, vocational training).

Regarding the education pathways of the young adults in this group, it was conspicuous that nearly all academics followed approximately linear pathways, appearing in the form of good school performances with Abitur and concluding with graduation after university studies. In contrast, the lower, upper, and postsecondary educated in this group do not show specific patterns. Some pathways from these young adults are characterized by linearity, but others did experience different changes between up and downward mobility. This variability came in the form of changes of school and/or repeating classes. Altogether, it occurred that members of the group at *low or no risk of social exclusion* went through more consistent education paths than young adults in the other groups, especially those from the *high risk of social exclusion* group.

All young adults in this group have already experienced labour market insecurities. The young academics in this research have experienced unemployment in the past and/or are currently unemployed or temporarily employed. They all first graduated and then,



during the transition into the labour market, were confronted with unemployment or other precarious employment situations. However, all graduates were able to/are presently able to cope with this situation, i.e. the formally insecure situation, so they are currently not affected by deprivations and/or do not worry about their future.

Young adults have had different experiences on the labour market in the past. In this context it is important to mention that young adults in this group currently have different employment statuses: ranging from unemployed, to temporarily employed, to permanently employed. Although experiencing unemployment or other precarious employment situations, the reason for them not being affected by social isolation or material deprivation is strongly linked with having access to informal social support and, sometimes, with access to formal support. Additionally, in some cases the unemployed young adults already have job confirmations and are only waiting to start their employment in the near future. Especially for academics, unemployment periods are often very short and can be seen as search unemployment/frictional unemployment periods (e.g. Grotheer et al. 2012). They know they are highly educated and have favorable chances and opportunities to perform well on the labour market.

*An example of an academic with a positive perspective regarding the future is Maria, who studied social science. She previously experienced a six-month unemployment period before beginning her current temporary employment as a project manager at a church institution. All in all, she is happy with and feels secure with her employment situation and life circumstances. Moreover, she is not worried about future events, despite the fact that her fixed-term contract (one-year duration) means her employment is only temporary. The reason for this is her assumption that she will get a permanent contract in the future. In the event that she becomes unemployed, she thinks that this will only be temporary and not be long in duration because of her work experience and level of education (Maria, F, 27, HE, TE).*

### **Informal social support**

As already mentioned, the availability of formal or informal support as well as the individual's future prospects concerning labour market chances and integration are very important mitigating factors related to the risk of social exclusion. All participants in this group have received informal support in the past. With the exception of two individuals who no longer need any form of support, participants categorized into this group currently receive a great amount of informal support, emotional as well as material, e.g. living in parental home and/or parents paying bills and groceries. In addition, having the opportunity to receive support in bad times/insecure future situations appears as a protective factor. Participants in this group are able to cope with insecure situations better than participants categorized into the two groups associated with higher risks of social exclusion. In addition, they are not afraid of the future.

*Julia is 27 years old and has a master's degree. She has been unemployed for more than half a year. During this time, she received a lot of support from her family and her boyfriend, which she is very happy about having. She even was able to go on vacation. Julia is not socially excluded at all. Her future employment has been confirmed and she perceives good future labour market chances due to her level of education. Additionally, she would have a lot of family support if it's needed as a protective factor. She perceives her insecurity as being on a "high level", meaning that she does perceive insecurities, but has the ability to cope with them because of her level of education and*



*the availability of informal support. In addition, these insecurities only surface temporarily (Julia, F, 27, HE, U).*

### **Autonomy pathways**

Four young adults in this group are living in parental homes where they receive material support. Their parents pay the rent as well as pay for groceries and other bills. This support protects them not only from deprivations, but also from the risk of social exclusion in times of formal insecurities on the labour market, such as unemployment or temporary employment. Other young adults have left parental homes and either live alone or with their partner/own family.

Concerning economic autonomy, as already mentioned, some young adults receive financial support to cover needs and ward off deprivations. Almost all have received support from their parents in the past. Some young adults are now psychologically autonomous. Especially those who neither receive nor need financial support (anymore) from family/or other institutions (formal support) and have moved out of the parental home. Not surprisingly, young adults with temporary or permanent employment in this group are autonomous. Additionally, they are fully integrated into the labour market due to education, vocational training, or labour market experience and do not have to worry about becoming an outsider of this system in the future.

### **Well-being and health**

The well-being and (physical and mental) health situations of this group can be described, compared to the two other groups with higher risks of social exclusion, as a positive one. Although some unemployed young adults perceive stigmatization, sometimes experienced as burden and stress, it nevertheless seems to not have a great effect on their individual well-being. They seem to be quite content with their situations because they receive ample enough support to avoid suffering from deprivations. In addition, good future perspectives allow them to think positively and optimistically.

*Daniel, who is 21 years old, can serve as an example. Although he is still unemployed, he is happy with his current situation because he has already been accepted into a vocational training program to become a police officer and will begin his training in 3 months. He is feeling secure and looking serenely into the future. But, before he was accepted into the police training program, he was worried about his future and did not know what he should do after completing school. He received a lot of financial and emotional support from his parents to cope with this insecure situation (Daniel, M, 21, ME, U).*

Most of the young adults with employment and high education in this group are completely satisfied with their situation because they earn enough money and are not at risk of being socially excluded at all.

*Ali, who has a university degree, can serve as an example of someone who is currently very satisfied with his life situation. He overcame insecurities which presented as unemployment, financial deprivations, and mental health challenges. He is now very happy with his employment and is mostly satisfied with his life situation as he does not perceive insecurities at the moment (Ali, M, 26, HE, TE).*

### **Formal support – policies**

In terms of policies, it can be said that young adults in this group varied in their involvement in policies and have had, accordingly, varied experiences. As a result, it is



not possible to show specific patterns. Some, such as those who have a lower level of education and are very young, are not eligible for passive labour market policies, e.g. means-tested unemployment benefits. Some academics do not use or need passive support while others do use benefits and support. To summarize, these participants make use of and perceive policies differently concerning its use and implementation. However, almost all in this group share the opinion that passive policies are very important during insecure life situations which are a result of unemployment. For more information about policies and the perceptions of the young adults, please see the following chapter (Part f). Regarding active policies, a mixed picture and experience with policies occurred too. Some have made use of it while others have not.

In this group no specific patterns or anomalies occurred concerning other factors, such as, immigrant status, age, gender, or geographical context.

#### 4. Summary and concluding remarks

The aim of this chapter and the underlying concept was a meta-analysis of German qualitative data. A classification of all participants into three groups based on their individual risk of being socially excluded was developed. In addition, this report attempts to show links between individual or group characteristics and the national labour market situation, the general societal context, and cultural aspects. Aside from similarities, which arose as conspicuous structural differences, internal variety of different characteristics were revealed, and attempts were made to explain and better understand why young adults in Germany are at high risk of social exclusion.

The procedure used for this typology followed different steps, inter alia, an attempt to put all individual cases, including individual experiences and life situations, in a continuum by using a constant comparison. The focus during the typology was set on terms such as financial hardship and material deprivation as well as on social support and connectedness. Another step then was to construct the profile of each group by considering patterns and interrelations in and between different issues, such as education and work pathways, informal support, pathways to autonomy, well-being and health, and policies.

To summarize, young adults in the group of those at *high risk of social exclusion* are characterized by economic deprivation(s) as well as challenges in having the means to participate in social activities. They have a low (ISCED 2) or medium level of education (ISCED 3), which seems to be the main factor for labour market insecurities. All young adults in this group have to cope with unemployment and, in most cases, with long-term unemployment (1.5 to 9 years). Another aspect which young adults in this group often share is the missing informal support from their families, parents, partners, etc. or only having access to minimal support. All participants in this group are not in an autonomous life situation and almost all receive financial support in the form of unemployment benefits (means-tested or from insurance). These benefits appear to be very important for them to be able to cope with the financial hardships and deprivations in their lives as well as to cover basic needs. Regarding active labour market policies, a heterogeneous picture appeared. Common for all is that they are worried and sometimes express strong anxiety concerning their future. In this group, the situation of being at high risk of social exclusion has a negative impact on their individual well-being with varying degrees of strength apparent across the interviews. Some young adults suffer from mental health challenges and depression. Factors such as having a low level of education, experiencing long-term unemployment, a lack of/minimal



informal support, material deprivation (deprivation of basic/essential goods, such as food, clothes, electricity, housing), often in combination, lead to a high risk of social exclusion in daily lives. In addition, a fear of social isolation or obstacles in taking part in social activities, or even just simply the risk of it, appeared problematic.

Interviewees from the German sample who are at *increased risk of social exclusion* are either already characterized by labour market exclusion or are at risk of it. An additional characteristic is that participants have either a high risk of economic exclusion or a high risk of social isolation. Most of the young adults in this group are affected by the risk of economic exclusion, not social isolation. In general, this group is the most heterogeneous group concerning the characteristics of their members. In comparison to the group of those at *high risk of social exclusion*, most of the young adults in this group are able to cover their basic needs, but nevertheless experience economic hardships and difficulties. The education level of this group is greatly mixed, but generally settled on the lower and middle level. Participants experience unemployment periods (often short) or have temporary employment. The individual informal support, financial and emotional, appeared as a very important factor. The individual well-being appeared very differently, but, compared to the high-risk group, often with negative tendency on a lower level because of the important informal and social support they are able to receive.

For participants in the third group, *low or no risk of social exclusion*, education and/or informal support are important factors to mitigate the risk of social exclusion. Although they objectively experience insecure situations due to their current unemployment period, they have the opportunity to receive formal or informal support and/or have good labour market chances due to their education (academic or vocational training) so they are only at low and sometimes at no risk of social exclusion. Their integration into the labour market (e.g. having a great amount of experience on the labour market) and into social bonds is very stable. Some young adults in this group already have job confirmations and are waiting for the start of their employment. In addition, the German sample includes persons who have experienced labour market insecurities in the past and are now well integrated into the labour market (e.g. have permanent contracts) as well as into society and, therefore, have no risk of being socially excluded. Some are psychologically autonomous. Participants categorized into this group do not worry much about their future. The general well-being and health situation in his group can be described as a positive when compared to the two groups with higher risks of social exclusion. Many are satisfied with their lives. In terms of policies, it can be said that young adults in this group have been involved and experienced policies very differently.

To conclude this report, it is important to mention, again, that the qualities which characterize each group are not necessarily emblematic of all the participants in each group. Each interviewee has a unique story behind their situation and perceives their life individually. However, taking into consideration several aspects, this typology attempts to illustrate some of the similarities between the cases to draw an overall picture. For better descriptions of the cases and the insecurities young adults have to cope with, it is important to take an additional look at the thematic parts of this Working Paper about socio-economic consequences, autonomy, well-being, and health. Additionally, it is important to consider that the interviews, as the basis for this analysis, were implemented with purposeful sampling. The German sampling strategy was to include young adults with labour market insecurities, so it is not surprising that many of the young adults in this sampling are at some kind of risk of social exclusion. Nevertheless, with this research it was, *inter alia*, possible to show that persons



previously in insecure situations, and even those currently in objectively insecure situations, can have no or only very low risk of social exclusion.

## Part f) The voice of youth about policies in Germany

The interviews conducted within the framework of the EXCEPT project provide useful insights into youth's experiences with policies. The following report highlights some selected relationships between young people and policies in Germany. Concerning different policies, the German young adults in the sample referred mainly to *passive labour market policies*, such as unemployment benefits, as well as to *active labour market policies* (ALMP), such as activation measures, training programmes, etc. As it was planned for the EXCEPT study (see section 2), half of the young persons in the sample have already had experiences with active labour market policies. Additionally, youth reported the usage of policies in other areas, such as housing benefits as well as child benefits and parental leave (family policies). Additionally, some participants have claimed BAföG (*Federal Law on Support in Education*) in the past and a few, with physical health problems, are entitled to use care benefits.

Youth had varying experiences with these multi-faceted formal policies during their lives and therefore attached varying importance to different policies during the interviews. Due to the heterogeneity in life situations and experiences, in most cases, we cannot generalize youth's perception of specific policies and measures as well as the employment agency. Nevertheless, it is possible to show some problems and negative experiences as well as positive aspects that appeared several times across different cases. It is important to note that the suggestions for possible improvement, highlighted in the boxes below, are made from youth's point of view, are based on individual subjective experiences, and that the heterogeneity of views needs to be taken into account.

The majority of the youth registered as unemployed used different public policies and services, e.g. passive policies in the form of unemployment benefits (ALG, ALG II)<sup>2</sup>, or occupational guidance, which are available to them. Use of *passive policies*, such as unemployment benefits (ALG II), were mostly seen by the young adults as essential to having the necessary income to cover basic needs and, in some cases, even as a basis of existence during periods of severe financial insecurities. The following extracts from the interviews serve to succinctly emphasize the different points of views of youth that arose during the interviews, positive as well as negative ones. For more detailed discussions, see previous parts of this Working Paper. Most of the youth are thankful and appreciate the financial help as well as, in some cases, the advice and support received regarding job searches, which sometimes even helped them to improve their situation. Simon is 25, is unemployed, lower educated, and has been looking for vocational training for 5 years. He has two children and tries to cope with his insecure life. He can serve as an example of having positive experiences as he concisely illustrates how important the *financial support* is for him:

*"[...] I'd probably live under a bridge. I am really thankful for that." (Simon, M, 25, LE, U)*

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<sup>2</sup> ALG = unemployment benefit (insurance), ALG II = unemployment benefit II (means-tested, basic security). The results in this report refer mainly to experiences with unemployment benefit II. Regarding unemployment benefit (ALG) the majority of the few young adults already made use of it seem to be satisfied with this form of financial support (see thematic parts of this Working Paper).



Regarding the *amount of financial support*, youth have different views. Some of them are very satisfied with it, whereas others complain about the financial insufficiencies of the basic support that comes in the form of unemployment benefits (ALG II). This was stressed by some youth because they, for example, are not able to participate in daily public life as they want. Kai, who now receives unemployment benefits reported about the perceived financial deprivations:

*"[...] it is lacking on every corner [...] Too little to live, too much to die [...] You survive somehow at the moment, but not really (...) It just is ... rent is covered and that's it. [...] It just isn't enough."* (Kai, M, 25, LE, U)

Others, for instance Katrin, perceive the amount of financial support as sufficient:

*"Also the 404 euros from the agency, that's absolutely enough for me. [...] I mean I can spend it all on myself and the food is the least of all costs, there's enough left, that I can go out partying, [...] so there's definitely enough."* (Katrin, F, 27, LE, U)

Another aspect is that many young adults in the sample reported about the, in their opinion, confusing and often complex *bureaucracy* during the application for unemployment benefits. It seems that in several cases there is a lack of information flow:

*"[...] it's really confusing or suddenly the application just isn't there, when I say 'but I was there' //Mhm// so things get lost and... well, I have the impression that... the right hand is not knowing what the left hand is doing [...] that they sometimes really don't have any clue what should be done, what has to be done and that one of them says this and the other says something different."* (Katrin, F, 27, LE, U)

Another aspect which was mentioned by many interviewees is the *missing support*, inter alia from the employment agency, concerning job searches or providing advice and information about the options available for affected youth. Tom serves as an example:

*"I think it would be better to get help from the employees of the employment agency. They should help the unemployed people directly. I think they should help to find jobs [...] It's important that the Job Center helps the unemployed actively. [...] They couldn't handle this situation of unemployment of their own. They need help."* (Tom, M, 22, ME, NEET)

*In some cases, the complexity of procedures was perceived as obstructive, so youth suggested simplifying procedures and improving information about individual opportunities and rights for the unemployed. The employment agency should guarantee a complete information flow. Additionally, more support on job seeking, directly from the employment agency itself, could help young people in gaining a foothold in the labour market. The employment agency should, in addition, focus more on individual needs of the unemployed.*

However, we have to take into account that the sample is composed of many young adults who seem mostly satisfied with the support from the employment agency. Hence, on the one hand, youth's problems with the employment agencies often seem not to be structural, but rather are specific issues arising in the interaction between youth with specific agencies and/or case managers. On the other hand, the missing support for some groups during job searches, e.g. for some lower and higher educated young



adults, as well as providing appropriate measures and the general bureaucracy seem to be structural problems.

Additionally, further negative aspects (related to interpersonal relationships) were perceived several times and thematically were, inter alia: poor *behavior and treatment; not being taken seriously; seen as numbers/not as humans; being sanctioned by caseworkers and employees of employment agencies*. This can develop into an additional burden for youth. Some of the young adults who feel disadvantaged cannot realize their own plans because of employees of the employment agency who intentionally mistreat them. In many cases these actions make their lives more difficult and do not lead to reaching autonomy, but, rather, facilitate the opposite and strengthen their dependency, as extracts from the interviews with Tanja and Sophia show:

*“Yes, it lies heavy on my mind, because as I said, you know exactly you are not treated in a human way at all. [...] You are ... dependent on people, who put pressure on you and that is of course a huge burden.” (Tanja, 21, F, LE, U)*

*“And the situation with the employment agency is horrible [...], they seem to put more spokes in someone’s wheel than they actually help. [...] My current situation with them, for example, is really bad, yes.” (Sophia, F, 25, ME, U)*

*Some young adults suggested that case workers, in the context of unemployment benefits (ALG II) should focus more directly on individual needs, take them seriously, and treat them ethically correct. The sanction system, within the context of unemployment benefits (ALG II), is often perceived as a strong pressure and an obstacle, which arose as a burden for many young adults. From their point of view, this system should be reconsidered. Another suggestion for improvement would be generally less complexity and bureaucracy in all processes.*

It was apparent that the minority of people in the sample used BAföG (student grant), child benefits or housing benefits, or reported about it explicitly and therefore assigned importance. Hence, it seems that many young persons in the sample either do not see these policies as problematic while others do not need this form of support, are not entitled to it, or do not know much about it. Moreover, young adults focused on labour market policies in particular, because it was in the center of attention in our interviews. For more details of these policies see national reports in more detail.

Half of the youth in the sample are currently involved or used to be involved in *active policies*. Active policies are used to improve the individual employability and/ or to achieve employment or apprenticeship positions. In these measures, youth have the possibility to learn about, inter alia, necessary labour market skills. These measures vary in their targets, implementation, and quality. They are, therefore, perceived very differently across the youth in our sample. The measures young adults experienced are, for example, employment preparation courses or application trainings, programs where they can achieve school degrees, etc. The following extracts show their meanings and point of views. Negative feelings appeared in some cases about active labour market policies, especially concerning the themes of perceived uselessness or compulsory participation in measures, because they are unemployed. Simon can, again, serve as an example, here in this case for negative experiences regarding *ALMP* measures. He perceived his past measures as inappropriate and as an obstacle to making progress in his own life, from his point of view, due to bureaucratic reasons:



*“And I thought to myself, Why am I going there?’ That is another lost year, in which I cannot complete my degree again’ At the end of the programme I will be with empty hands again. And that indeed just was some ‘occupational therapy’ for statistical reasons, and that’s why they put me there.” (Simon, M, 25, LE, U)*

On the other hand, some time later he had the opportunity to attend another measure. Regarding this measure, he is really thankful and made steps forward through internships and job interviews and so improved his situation, in his opinion:

*“Great. You really cannot say anything negative about these measures here. I could recommend to everyone who doesn’t know what how to continue.” (Simon, M, 25, LE, U)*

*“Well yes, it (measure) just brought me ahead. Definitely.” (Simon, M, 25, LE, U)*

In addition, some youth in the sample reported positive aspects of participating in ALMP measures. They were able to improve their employability having had already received job offers or apprenticeships, gained work experience, or gained a foothold into some firms for apprenticeships or employment through internships, etc. They also reported being able to earn some additional money or improve the structure of their own life. Sophia, who serves as an example, is a single mother with a migrant background (Kosovan parents), left school without a degree, and since then has experienced several years of unemployment. However, some years ago she joined different measures, e.g. where she was able to complete her school degree. Additionally, she earned a forklift license, which from her point of view, improved her situation and CV. Although she is still unemployed, she made a step forward (better labour market chances) in the direction of finding a job and being able to live independently soon:

*“I think it is very good. I think it is good that one can participate in such measures. Especially for people who have been at home for a longer period of time. I always say, I think it is amazing, that one is offered these things.” (Sophia, F, 25, LE, U)*

It seems that long-term unemployed young adults with low education and/or no vocational training evaluate these activating measures often more positively because through them they can improve their skills and employability. On the other hand, the medium educated or higher educated in this sample often do not see these aspects as useful, moreover, the bureaucracy and duties associated with being unemployed often turned out to be an obstacle during job seeking. However, we have to interpret these generalizations carefully because even some young adults who are long term unemployed evaluate these ALMP measures negatively, because they for instance attend one measure after another and do not perceive an improvement in their situation.

Many young adults suggest that the allocation to measures should be more directly related to individual needs (additionally also concerning labour market issues) and personal aims of the unemployed. Furthermore, the allocation to measures should, from their point of view, be less mandatory for youth to reduce pressure.

A very different picture of measures, perceptions, and evaluations appeared during the analyses. The suggestions highlighted in this report are from the point of view of the young people in the German sample. Moreover, this group, although they are heterogeneous, is nevertheless a specific group, the disadvantaged youth. Because of this and of the different views of the youth it is important to not overgeneralize these



findings to all unemployed persons. These suggestions from youth can be seen as considerations worth thinking about for future improvements.



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## Annex 1 German sample overview

Number of interview	Alias	Access point	Involvement in Policies	Gender	Education (ISCED)	Year of birth	Geographical context	Legal status	Belonging to national specific risk group	Occupational status	Living in parental house
01	Tina	informal	no	F	2	1997	1	national citizenship	yes	temporary job	yes
02	Tom	informal	no	M	3	1995	1	national citizenship	yes	NEET	yes
03	Fabian	informal	no	M	3	1993	1	national citizenship	no	temporary job	yes
04	Daniel	informal	no	M	3	1994	1	national citizenship	yes	unemployed	yes
05	Andreas	informal	yes	M	4	1988	1	national citizenship	yes	unemployed	no
06	Miriam	informal	yes	F	4	1990	1	national citizenship	no	temporary job	no
07	Katrin	informal	no	F	2	1988	1	national citizenship	yes	unemployed	no
08	Katharina	informal	no	F	3	1989	1	national citizenship	no	temporary job	no
09	Klaus	informal	no	M	3	1986	1	national citizenship	yes	unemployed	no
10	Sophia	institutional	yes	F	2	1991	1	other	yes	unemployed	no
11	Lisa	informal	yes	F	3	1990	1	national citizenship	yes	unemployed	no
12	Julia	informal	no	F	5	1988	1	national citizenship	yes	unemployed	no
13	Maria	informal	no	F	5	1988	1	national citizenship	no	temporary job	no
14	Marc	institutional	yes	M	2	1991	1	national citizenship	yes	unemployed	no
15	Eva	institutional	yes	F	2	1997	1	national citizenship	yes	unemployed	yes
16	Sven	institutional	yes	M	2	1991	1	national citizenship	yes	unemployed	no
17	Ben	institutional	yes	M	2	1995	1	national citizenship	yes	unemployed	yes
18	Maja	informal	no	F	3	1992	2	national citizenship	yes	unemployed	no
19	Nadja	institutional	no	F	5	1987	2	other	yes	unemployed	no



20	Igor	institutional	no	M	5	1988	2	national citizenship	yes	unemployed	no
21	Jana	institutional	no	F	3	1986	2	national citizenship	no	secure job	no
22	Lena	institutional	no	F	3	1994	1	national citizenship	yes	unemployed	no
23	Simon	institutional	yes	M	2	1991	2	national citizenship	yes	unemployed	no
24	Tobias	institutional	yes	M	2	1991	2	national citizenship	yes	unemployed	no
25	Peter	institutional	yes	M	2	1993	2	national citizenship	yes	unemployed	no
26	Anna	institutional	yes	F	2	1992	2	national citizenship	yes	unemployed	no
27	Alina	institutional	yes	F	2	1994	2	national citizenship	yes	unemployed	yes
28	Finn	institutional	yes	M	2	1998	2	national citizenship	yes	unemployed	yes
29	Irina	institutional	yes	F	2	1991	2	other	yes	unemployed	yes
30	Hans	institutional	yes	M	2	1990	2	national citizenship	yes	unemployed	no
31	Ali	informal	no	M	5	1987	1	national citizenship	no	temporary job	no
32	Tanja	institutional	no	F	2	1997	2	national citizenship	yes	unemployed	no
33	Kai	institutional	yes	M	2	1991	2	national citizenship	yes	unemployed	no
34	Thea	institutional	no	F	2	1995	1	national citizenship	yes	temporary job	no
35	Max	institutional	yes	M	2	1995	2	national citizenship	yes	NEET	no
36	Luke	institutional	yes	M	3	1985	2	national citizenship	yes	unemployed	no
37	Franz	institutional	yes	M	3	1992	2	national citizenship	yes	unemployed	no
38	Laura	institutional	yes	F	2	1991	2	national citizenship	yes	unemployed	no
39	Emil	institutional	yes	M	2	1993	2	national citizenship	yes	unemployed	no
40	Kerstin	institutional	no	F	2	1992	2	national citizenship	yes	unemployed	no