



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

EXCEPT Working Paper No. 21

March 2018

Paweł Kubicki
Jędrzej Stasiowski
Zofia Włodarczyk

www.except-project.eu
twitter.com/except_eu
www.facebook.com/excepteu

This project has received funding from the European
Union's Horizon 2020 research and innovation
programme under grant agreement No 649496





EXCEPT Working Papers are peer-reviewed outputs from the <http://www.except-project.eu/> project. The series is edited by the project coordinator Dr. Marge Unt and by the project co-coordinator Prof. Michael Gebel. These working papers are intended to meet the European Commission's expected impact from the project:

- 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.

To cite this report:

Kubicki P., Stasiowski J. and Włodarczyk Z. (2017). *Young adults in insecure labour market positions in Poland – The results from a qualitative study*, EXCEPT Working Papers, WP No 21. Tallinn University, Tallinn. <http://www.except-project.eu/working-papers/>

© Authors

ISSN 2504-7159

ISBN 978-9949-29-370-4 (pdf)

About the authors

Paweł Kubicki – <http://www.except-project.eu/our-team/id/92>

Jędrzej Stasiowski – <http://www.except-project.eu/our-team/id/91>

Zofia Włodarczyk – <http://sociology.ucdavis.edu/people/zosiaw>

Acknowledgements

Most of all, we would like to thank all the participants who agreed to be interviewed for the Except project.

We would like also to express our gratitude to the employees of District Labour Office in Łódź, District Labour Office in Radziejów, District Labour Office in Nakło nad Notecią and the Single Mother House in Łódź, who helped us with the fieldwork's organization.

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



Preface	5
Section 1. Setting the context.....	6
Youth in Poland	6
1. Demographic Data.....	6
2. Education attainment.....	7
3. Labour market	7
4. Socio-economic situation of youth.....	8
Institutional context.....	9
1. National Labour market	9
2. Active and Passive Labour Market Policies	12
3. Family policies	13
4. Autonomy policies	14
5. Educational system	15
Section 2. Methodology.....	18
1. Introduction.....	18
2. National sampling strategy and overview of the Polish sample	18
3. Interviews' implementation process	19
4. Brief overview of the Polish sample	21
5. Analytic procedure.....	22
Section 3. Results	25
PART A. Interviewees' educational and working trajectories, meaning of work, coping strategies	25
1. Interviewees' educational and working trajectories	25
2. Meanings of work and precarity	31
3. Coping with job insecurity.....	34
4. Conclusions	36
PART B. Autonomy.....	37
1. Housing autonomy.....	39
2. Economic autonomy.....	48
3. Psychological autonomy.....	50
4. Conclusions	52
PART C. Well-being and health.....	52
1. Self-perception of well-being and health status	52
2. Risk factors.....	56
3. Coping strategies for well-being and health	65
4. Conclusions	70
PART D. Socio-economic consequences.....	71
Economic consequences of unemployment, precarious and temporary employment or labour market exclusion.....	71
1. Material deprivation	71
2. Budget management and short term financial planning.....	73
3. Long term financial planning (retirement plans, pension schemes and savings)	75
Social consequences of job insecurity and labour market exclusion	76
1. Personal and family life	76
2. Social life and friendships.....	78
Coping strategies and policies perception.....	79
1. Micro/individual coping strategies	79
2. Meso-coping strategies	80
3. Macro-coping strategies and policies	81
Conclusions	83
PART E. Social exclusion	84
1. High risk of social exclusion	84
2. Increased risk of social exclusion.....	90
3. Low risk of social exclusion	98



4. Conclusions	102
PART F. Policy Implications	104
1. Policies' perception in the youth voices.....	104
2. Policy recommendations and summary	111
References	113
Annex Table for the sample overview	116



Preface

Polish WP3 Working Paper presents the overall results of the qualitative survey carried out under Except Project in Poland. Our main research was to provide a comprehensive understanding of the consequences of youth labour market vulnerability to the risks of social exclusion in Europe.

The Working Paper is divided in three sections. Section 1 offers an introduction to the research topic: a brief description of the Polish youth population followed by a presentation of the existing Polish institutional context. The overall research process and research methodology is presented in the Section 2. The last section contains the initial results of the analysis of gathered qualitative material.

Part (a) focuses on the participants' educational and work experiences. Part (b) presents results of the analysis on housing, economic and psychological autonomy of young people. Part (c) discusses the participants' self-perception of health and well-being in general and as a result of unemployment, as well as the micro, meso and macro risk factors affecting the quality of their every-day reality. Part (d) focuses on the way interviewees understand the socioeconomic consequences of unemployment and precarious employment. In part e) we have studied young people's experiences of labour market exclusion, insecurities and related risks of social exclusion. Part (f) presents young people's experience of their use of national policies for youth unemployment, their opinion on the existing system and policy recommendations.



Section 1. Setting the context

Youth in Poland

1. Demographic Data

According to the Eurostat data, in 2016 Polish youth population, defined as people aged from 15 to 29 years old, counted 7 407 402 people. Eight years earlier it was over two million more - 9 075 493 Poles aged 15-29 (Eurostat, 2016a) Number of Polish youth is on the constant decline. These changes affect age structure of Polish society. In 2008, people aged 15-29 represented almost 24% of population (the EU28 average for this time was slightly above 19%). In 2016, only eight years later, the percent of Polish youth was 18,8% - much closer to the EU28 average which in 2016 was equal to 17,4% (Eurostat, 2016b) In general, Polish demographic situation might be characterized by rapid processes of population aging – critically low fertility rates and considerable emigration are the main mechanisms explaining this phenomenon. However, Eurostat (2015a) data shows that the number of Polish young emigrants slightly decreased since 2009 (76 427 emigrants aged 18-30). In the 2015 there were 65 105 Polish aged 18-30 years old who left Poland.

Polish youth stay longer with their parents than the average Europeans. In 2016 the average age of a young Pole leaving the parental household was 28 and it hasn't changed much since 2008 (28,6). These numbers place young Poles closer to Southern European nations than some of their closest neighbours (Germany – 23,7 years old, Czech Republic – 26,3; Lithuania – 25,4; apart from Slovakia where it is 31 years old). While considering the average age of leaving parental home in Poland it is important to differentiate between men who tend to stay longer with their parents (29,2 years old in 2016) and women who move out much earlier (26,8). This observation fits the overall European picture (EU28 – men 17,1 years, women – 25,1). Surprisingly, the share of young adults (15-29 years old) living with their parents hasn't dropped – while it was 74,9% in 2008, in 2016 it was 76,6. If we focus on the older cohort – 25-29 years old – we can observe a very clear rising trend: 2008 – 52,6% of 25-29 years old Poles lived with their parents, in 2012 – 56,1% and in 2016 – 58% (Eurostat, 2016c).

According to the results of Flash Eurobarometer (2007), a majority of young Poles cite material reasons to explain why young adults live at their parents' home longer than they used to: 55% as a main reason chose 'They can't afford to move out' (EU27 – 44%), 23% answered 'There is not enough affordable housing available' (EU27 – 28%). Only 7% answered "They want all the home comforts without all the responsibilities" (EU27 – 16%) and 11% (EU27 – 7%) said that 'They get married later than they used to'.



2. Education attainment

In the 2015, within the group of 15-29 years old, Polish youth population had the following structure by the educational attainment level: 30,5% (EU28 – 34,1%) of youth with less than primary, primary and lower secondary education; 48,2% (EU28 – 46,4%) people with upper secondary and post-secondary non-tertiary education and 21,3% (EU28 – 19,5%) youth with tertiary education (Eurostat, 2015b). Although the tertiary educational attainment in Poland is high, the ‘quality of higher education and its labour market relevance remain challenges’ (European Commission, 2016).

In Poland, problem of early school leavers is marginal – it applies to 5,3% of youth aged 18-24 years old and this rate is one of the lowest among European countries. The average percent of early school leavers in the EU28 (11%) is almost twice as big as in Poland. The problem of school dropouts refers mainly to males – in 2015 7,3% of males and only 3,2% of Polish females aged 18-24 years old left educational system prematurely (Eurostat, 2015b).

According to the results of Flash Eurobarometer (2014), 26% of young Europeans who are still studying say that they are very confident of finding a job and further 48% are fairly confident. Young Poles have very similar opinions – 26% very confident and 46% fairly confident of finding a job after finishing education. On the other hand, among Polish youth who are still in education, 4% (6% within EU 28) are not at all confident about finding a job and 21% (18% within EU28) say that they do not feel very confident. Respondents were also asked what concerns they would have when think about getting a job. The main concern held by young people studying in Poland is not finding a long-term contract or stable job – 27% (31% within EU28). Other concerns mentioned in the first place were following: having to move to find a job (EU28- 16%, Poland - 20%), lacking the right knowledge or skills (EU28 and Poland) and the level of salary (EU28 – 12%, Poland – 14%).

3. Labour market

In 2015, in Poland 3 042 000 young people had work - it is 45% of all 15-29 years old people in the country. Thus, the overall employment level of Polish youth is close to EU28 average (47,2% in 2015). At the same time the number of unemployed youth in Poland was equal to 418 800 - 14,2% of 15-29 years old Polish (13,8% among females and 14,5% among males). This result was slightly below the EU28 average – 16,1%. In 2016 the percent of unemployed youth decreased to 11,8%, still below the European average (14,7%) (Eurostat, 2015).

Poland has one of the highest percentages of temporary workers among young employees – while in 2015 the European average was 32,5%, in Poland it was 54,4%. The percent of young temporary workers was higher among working females (57,3%) than among males (51,8%) (Eurostat, 2015f).



Part time work is not very popular in Poland. In 2015, within the group of 15-29 years old Polish youth, 9 % had part-time employment while for the whole EU28 this percent was more than double of this – 23,2%. In the same year, part-time work was much more popular among females (6,2 %) than among males (12,7%) – similar pattern was present in the whole Europe (Eurostat, 2015g).

The unemployment rate among 15-29 years old depends on their educational level. In 2015 it was almost 28% among youth with ISCED 0-2 (at most lower secondary education), 15,6% among people with upper secondary and post-secondary, but non-tertiary education and 9% among people with higher education. The long-term unemployment is rather marginal phenomenon among 15-29 years old Polish. In 2015, the percent of youth who couldn't find a job for 12 months or longer was lower than the European average (5,9%) and was equal to 4,6% (Eurostat, 2015b).

In Poland, the percent of young people who are neither in employment nor in education and training, is very close to the European average. In 2015, the NEET rate among 15-29 years old was 14,6%. It was slightly bigger among women – 16,7% in comparison to the NEET rate among 15-29 years old males which was 13% (Eurostat, 2015c).

In-work at-risk-of-poverty rate refers to the share of employed youth with an equivalised disposable income below the risk-of-poverty threshold (60% of the national median equivalised disposable income, after social transfers)¹. In 2013, 8,7% of Poles aged 16-29 years old could be classified as working poor (in EU it was 9,5%) (Eurostat, 2013a).

4. Socio-economic situation of youth

Eurostat provides several indicators on socioeconomic situation of youth. Young people's at-risk-of-poverty or exclusion rate (AROPE) refers to the situation of people *either at risk of poverty, or severely materially deprived or living in a household with a very low work intensity*². In Poland, in 2013 the AROPE rate among 16-29 years old was equal to 27% which is 1 pp below the European average. However, only 8 years earlier it was more than 20 pp. above the European average: 47% which was the highest share in the EU at that time (Eurostat, 2013d).

In 2015, the AROPE rate for Polish youth living with their parents was equal to 27,5%, while for young people living apart from their parents – 22,6%. The latter value was much below the European average which, in 2015, was 31,8% (Eurostat, 2015d).

Severe material deprivation rate is defined as the enforced inability to pay for at least four of the following items: to pay their rent, mortgage or utility bills; to keep their home adequately warm; to face unexpected expenses; to eat meat or proteins regularly; to go on holiday; a television set; a washing machine; a car or a telephone. Severe material

¹ <http://ec.europa.eu/eurostat/web/products-datasets/product?code=tsdsc320>

² [http://ec.europa.eu/eurostat/statistics-explained/index.php/Glossary:At_risk_of_poverty_or_social_exclusion_\(AROPE\)](http://ec.europa.eu/eurostat/statistics-explained/index.php/Glossary:At_risk_of_poverty_or_social_exclusion_(AROPE))



deprivation of people aged 16-29 dropped from 35% in 2005 to 13% in 2013 (Eurostat, 2013e).

Households where *the members of working age worked less than 20 % of their total potential during the previous 12 months* are defined as the households with a very low work intensity. The percent of people aged 16-29 years old living with their parents in such households in Poland, in 2015 was 10% (which approximately half of the European average at that time) (Eurostat, 2015e).

Eurostat calculates severe housing deprivation rate which shows the percent of population living in the overcrowded dwellings which exhibit at least one of the housing deprivation measures (leaking roof, no bath/shower and no indoor toilet, or a dwelling considered too dark). In 2013, among 15-29 years old Polish almost 13% lived in such conditions. Thus, the severe housing deprivation rate for Polish youth is much above the EU28 average (7,7%). However, the housing situation of Polish youth significantly improved since 2005 when the severe housing deprivation rate was equal to 35% and was among the highest in the EU during that time (Eurostat, 2013b). The improvement of socioeconomic situation of Polish youth is also visible in the decrease of 15-29 years old living in households where the total housing costs represent more than 40 % of disposable income: in 2005 housing cost overburden rate was equal to 17%, but in 2013 it was equal to 10% which is below the EU28 average – 12,7% (Eurostat, 2013c).

Institutional context

In this section, we briefly describe the main features of the Polish labour market, the educational system, the family policies, the active and passive labour market policies, and the initiative to develop youth autonomy.

1. National Labour market³

Political transformation and collapse of communism in Poland in 1989 accelerated economic reforms which transformed former, centrally regulated economy into free market economy. Since early 1990s the Polish economy and labour market have experienced several shocks. The labour market changes in terms of employment, unemployment rate and activity rate have varied strongly over time, but it is possible to distinguish several periods (Zapała-Więch, 2016).

Between 1990 and 1995, in the beginning of transformation, industrial reorganization and privatization of state enterprises caused rapid growth of unemployment. Emerging private sector couldn't absorb employees who were losing jobs in private companies. In 1994, the employment rate for the group aged 15-64 years reached 58.3%, the activity rate was 68.4% and the unemployment rate was 14.8%. State tried to compensate negative socioeconomic effects of transformation by early retirement

³ Part of this section is extracted from Zapała-Więch (2016) *National Report on Youth Policies*.



schemes offered to certain vocational groups, pre-retirement benefits for unemployed people, and disability benefits (Zapała-Więch, 2016).

In the period 1995-1998 we might observe the improvement of labour market situation due to economic expansion. It was reflected in the raise of employment rate with declining unemployment rate (10.8%) and activity rate (66.1%). Till 2003 Polish economy witnessed cyclical slowdown of the economic growth. Between 1998-2002 employment rate fell by 8,9 percentage point while unemployment rate increased by more than a quarter, reaching 20.1% in 2003. However, the pre-accession EU Assistance and huge influx of structural funds after Poland's accession to the European Union in 2004, improved Polish economic situation. Between 2003 and 2008 we could observe economic expansion and labour market rapid development. The raise of employment rate by 9,2 percentage point (64,9%) with declining unemployment rate by 12,3 percentage point (7,1%) and stable activity rate. The effects of financial crisis between 2008 and 2013 were not as noticeable in Poland as in other EU countries. The rise of unemployment rate to 10,3% with slightly raising employment and activity rate (Zapała-Więch, 2016).

Economic transformation and demographic changes of last two decades had their impact on the situation of youth on the Polish labour market. Since the mid-90s' the young people from demographic peak were entering the labour market and the youth unemployment rate was rapidly growing. The accession to European Union created new possibilities and thousands of young people decided to economic emigration. Between mid-90s' and 2015, changes in the youth unemployment rate were larger than adult unemployment rate. The youth unemployment rate in 1998 was 23,3% for 15-24 age group and 10,6% for 25-29 age group. Between 1998 and 2004 there was a significant raise in youth unemployment rates (43,6% in 2002 and 46,5 in 1st quarter of 2003 for 15-24 years old, 20% in 2002 and 21,7% in 1st quarter of 2003 for 24-29 years old). Then, after the EU accession, rates were falling to the beginning of the economic crisis. Youth unemployment rates in 2nd quarter of 2016 are 17,0% for 15-24 age group and 6,4% for 25-29 age group (Zapała-Więch, 2016).

Current situation on Polish labour market is good, but still we might observe quite big regional variability in unemployment rates. Risk groups indicated in Human Capital Development Strategy are: people who are inactive in the labour market; people with disabilities both inactive and unemployed; young people entering the labour market; parents, especially those who raise children under 3 years old; people over 50 years old. The analysis showed that age, the youth's housing situation (living with parents or living alone), degree of urbanization are the important factors affecting Polish youth's chances on the labour market. Additionally, not only the level of education, but also the field of studies significantly altered the youth's chances on the labour market, which suggests structural problems with matching skills and labour market demands. The cumulative risk of exclusion might be seen particularly in the case of the younger cohorts of people living outside of big agglomerations – for example within the group of



20-24-year-old females from small towns and rural areas who do not live with their partner, the unemployment rate was as high as 38% (it's 20% for the Polish EXCEPT population).

Below is a summary of selected data concerning the labour market (all data come from 2015 records of the Central Statistical Office of Poland):

Table 1 Data on labour market situation

Activity rate (LFS) [%]	56,2
Employment rate (LFS) [%]	51,9
Employment rate of disabled persons (LFS) [%]	21
Employment rate of persons with basic vocational education [%]	54,6
Employment rate of persons with general secondary education [%]	44,2
Employment rate of persons with lower secondary and primary education [%]	15,1
Employment rate of persons with post-sec. and vocational sec. education [%]	59,9
Employment rate of persons with tertiary education [%]	77,2
Age of entry into the labour market (LFS) [years]	22
Percentage of the part-time employed (LFS) [%]	7,4
Share of the persons employed on temporary work contract in total number of paid employees (LFS) [%]	28
Unemployment rate (LFS) [%]	7,5
Long-term unemployment rate (LFS) [%]	2,4
Unemployment rate of basic vocational school leavers (LFS) [%]	33,8
Unemployment rate of tertiary education graduates (LFS) [%]	19,1
Average duration of unemployment of the registered in public employment services [months]	13
Duration of job search (LFS) [months]	12,3
Percentage NEETs [%]	15,8
Percentage of registered unemployed aged 24 and less [%]	15,1
Percentage of registered unemployed aged 25-34 [%]	27,5

Polish labour market might be characterized as flexible, especially while compared to other European labour markets. Poland has one of the highest shares of temporary workers in EU, decentralised wage bargaining and moderate employment protection legislation. The EPL is heterogeneous across types of contracts. There are basically two forms of employment regulated by different legislations. Open-ended (permanent)



contracts and fixed-term contracts are covered by the labour code, whereas so called commission contracts and per-piece contracts fall into the purview of civil law. The open-ended/fixed-term variant of employment is heavily regulated and burdened with high social security contributions. Conversely, commission/per-piece contracts grant no protection or entitlements to social security benefits. Our employment protection legislation guarantees highly regulated Labour-Code contracts (limited maximum of trial contract, maximum length of cumulative temporary contracts within the same company). However, NON-Labour-Code contracts are quite popular and weakly regulated. Temporary contracts are popular among youth - 66% of employees aged 15-24 are hired on such contracts (Bogumil, 2015). Consequently, in Poland we can observe a segmented labour market with a very heterogeneous group of temporary workers with different levels of employment protection depending on the specific type of contract.

Territorial inequalities are very visible in Poland – the biggest differences are between strong labour markets in the most developed urban areas and deprived labour markets in the rural, peripheral areas. There is also visible gap between eastern regions and better developed western regions of Poland (Bogumil, 2009).

2. Active and Passive Labour Market Policies⁴

In the beginning of economic transformation, the expenses on passive labour market policies were much bigger than spending on active labour market policies. Due to the large scale of the youth unemployment in Poland since mid-90s', ALMP were consequently mostly reactive to existing problems of young people entering the labour market. However, as Polish economy became stronger, active labour market policies started to gain their importance. Accession of Poland to the European Union made a substantial change in labour market policy expenses. European Social Fund has enabled to foster the scale of employment programmes and influenced on the gravity change in Polish labour market policy. Additionally, several reforms were implemented to reduce the scale of early retirement. Currently the significant shift in policy incentives is observed that relates to European trends.

Labour market policies are centrally coordinated (Ministry of Labour) but implemented locally by district authorities (powiat). One of the main priorities of Public Employment Services work is to focus on rapid support for youth in difficult situation on the labour market. District Labour Offices have maximum 4 months from the moment of registration of young unemployed person, to prepare of high quality offer for him. This rule concerns the whole ALMP for youth and has been included in legislation (Act of employment promotion and labour market institutions). This law affects all Knowledge Education Development Programme's projects which aim at the support of youth on the labour market.

⁴ Part of this section is based on Zapala-Więch (2016) *National Report on Youth Policies*.



Polish ALMP is directly oriented on increasing youth employability. Long-term monitoring of labour market incentives indicates that internships are the dominant type of policy measures – 14,8% of young unemployed under 25 years old took part in internships in 2015. Besides the internships, the most popular measures are trainings, internships vouchers, trainings vouchers and mobility vouchers. According to accessible evaluations the most effective in terms of direct employability are following schemes: “Job for the youth”, “First business – start-up support and mobility vouchers”. All those measures (subsidies for employers, loans, vouchers) relate to newly established or existing workplaces. However, the scale of usage of those measures shall be precisely limited among ALMP to avoid the displacement effect of job creation. Moreover, there is a limited number of young people showing entrepreneurial skills that is why the youth self-employment is not an overall resolution to labour market situation of this group.

3. Family policies

In the last dozen years or so, the government's family policy has undergone significant changes, making support forms more extensive and complex. This is particularly true about the years 2011-2015 and the second term of the governing coalition formed by the Civic Platform (Platforma Obywatelska) and Polish People's Party (Polskie Stronnictwo Ludowe) (Dąbrowska, Gawęł, & Siergiejuk, 2015). In that time, parental leave was gradually extended to one year (before 1999 it lasted 16 weeks, and until 2009 - 20 weeks). Also, institutional care of children under three started to be supported and developed, albeit on a relatively small scale. In January 2016, parental benefit of PLN 1000 was introduced for people who did not pay social insurance premiums. Also, the new Law and Justice's (Prawo i Sprawiedliwość) government, which started at the end of 2015, pinpointed family policy as one of its priorities. One of the first and foremost projects was Family 500+, which guaranteed a family benefit of PLN 500 for the first child (if the income condition was met), and for each subsequent child without any conditions. To illustrate the scale of the project, let us say that the cumulative national and local expenditure on family benefits in 2013 was PLN 4.6 billion, while the annual cost of Family 500+ is approximately PLN 23 billion. Although these changes did significantly improve the living conditions of families with small children, they did not fundamentally change the basic principle of family policy in Poland, which is pro-natalism and familialism (Sobociński, 2016; Szelewa, 2017). There is also significant gender role differentiation, and it is the woman who is primarily responsible for taking care of family members - be it seniors or small children.

At the same time, it is worth remembering that the changes described above - having significantly improved the living conditions of families with many children and facilitating the decision to have children - did not affect the life situation of most respondents in this study. Most young respondents - also due to their unstable employment situation - do not have children. Their childhood, in turn, took place in the 1990s and 2000s - after



the political transformation of 1989 and the teardown of the previous system of institutional care. The teardown was caused by a change in family policy, and the state delegating that duty to parents and local governments. As a result, the years 1989-1993 saw a 50% drop in the number of children using day-care facilities, and 20% in the case of kindergartens. Poverty was rampant in big families, and child benefits - while alleviating the problem - were relatively low. Thus, children's developmental opportunities were strongly dependent on their parents' material situation.

4. Autonomy policies

Moving out of family home is one of the most important stages in the transition from adolescence to adulthood. As it was mentioned in the previous chapter, this moment happens relatively late in Poland (at the age of 28), similarly to Bulgaria (28,6) or Italy (29,7).

One of the reasons for the difficult situation of young Poles is the fact that in Poland policies supporting young people's residential autonomy are fragmented and uncoordinated. To put it simply, Polish housing policy - based on facilitating the purchase of one's own flat - does not ensure the availability of flats adequate to the needs. Moreover, existing housing policies are very limited in their scope. Since 2007, the major programmes supporting young people's housing have been based on subsidising mortgage instalments. The "Family's own home" (Rodzina na swoim) policy was initiated in 2007 and terminated in 2013 (Radzimski, 2014). Its successor is the "Flat for Young People" (Mieszkanie dla Młodych - MdM), functioning in a similar way till today. So far, analyses have shown that this does not solve the problems of the youth, with unstable employment and no family support. What is more, the funds from government programmes are used mainly to buy flats in big metro areas, thus exacerbating territorial inequalities. At the same time, flats to rent are available mainly on the commercial market with relatively high rental fees. Long waiting lines for municipal and social housing make it practically impossible for many young people to live independently. Therefore, it seems that leaving family home late is determined more by economic conditions than cultural norms.

The existing housing subsidies, in the form of rent subsidies if the income criterion is met and the flat is small enough, can lower the cost of living. But they are designed in such a way that they are used more by the elderly, who already have their own flat. For the young, a bigger problem is taking out a mortgage and paying off the instalments if they're buying a flat or finding an inexpensive flat to rent on the commercial market. Other measures supporting the independence of the youth include ALMP instruments facilitating employment, including running your own business, or the so-called Academic Business Incubators (Akademickie Inkubatory Biznesu) for students⁵. When young people live together with their parents and run a joint household, this certainly facilitates meeting the fixed costs of daily life. However, if family members are working,

⁵ For example: <https://inkubatory.pl/about-aip/> (09.02.2017).



this deprives the family of financial social assistance, as the poverty threshold - entitling to social assistance and calculated per household - is exceeded.

To sum up, we can observe a relatively high independence threshold and a peculiar vicious circle of assistance. The assistance system is best at helping those who are already managing quite well - in the form of mortgage subsidies, rent subsidies, or cash benefits. At the same time, lack of permanent income and meagre possessions keep the young people living with their parents, even though running a joint household disqualifies them for many benefits. Below are presented selected data concerning the labour market (source: Central Statistical Office of Poland 2015):

Table 2 Selected data concerning the labour market

Share of young adults aged 25-34 living in a household with at least one of the parents [%]	45,7
Number of households benefiting from community social assistance	1.086.936

5. Educational system

“The main legal basis for education in Poland is provided by the Constitution of the Republic of Poland. According to its provisions: every person has the right to education; education is compulsory until the age of 18⁶; education in public schools is free of charge; parents are free to choose schools other than public schools for their children, public authorities provide citizens with general and equal access to education.” (Smoczyńska, 2014). The national education policy is developed centrally - The Ministry of National Education (general and vocational education) and the Ministry of Science and Higher Education (higher education). Local authorities run Preschools (przedszkole), primary schools (szkoła podstawowa) and lower-secondary schools (gimnazjum), while districts (powiat) run schools above lower secondary level. Provision for children aged 0-3 years, offered by nurseries, is not part of the education system. Figure 1 compares Poland’s education system prior to 1999 and after the most recent changes. Most respondents were educated within the post-1999 system when lower secondary school was introduced. The oldest respondents learnt in the old system, with 8-year primary school.

Figure 1 Changes to the Polish school system over time

Age	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
Before 1999	Voluntary preschool with no government guarantees			“0”	Primary								General sec			High edu		
													Vocational secondary					
													Basic voc					

⁶ Full-time compulsory education covers students from age 5 to age 16, including the obligatory year of preschool education, six years of primary education and three years of lower secondary education. For 16-18-year-olds, there is an obligation to continue education.



After 1999			"0"	Primary	Lower secondary	general sec		High edu
						Vocational sec		
						Mixed		
						Basic voc		
After 2012/2015 reforms ⁷	Place guaranteed	Compulsory		Primary	Lower secondary	General sec		High edu
						Vocational sec		
						Basic voc		
2016	Vol. preschool	Place guaranteed	"0"	Primary	Lower secondary	General sec		High edu
						Vocational sec		
						Basic voc		
After 2017			"0"	Primary		General sec		High edu
						Vocational sec		
						Basic voc	Sec. voc.	

Source: (Jakubowski, 2015)

The typical educational path of the Polish student entails kindergarten (in the cities usually from the age of 3, in the country - mostly from the age of 4-5), compulsory education until the lower secondary level (gimnazjum), and then choosing vocational or higher education.

Since 1999 labour market policies and upper secondary schools are managed at the same, regional level (powiat) to strengthen the link between local labour market and VET provision. Main challenges of Polish VET are in increasing the quality of VET provision, improving the reputation of VET schools (to overcome mechanisms of negative selection of VET pupils) and adjusting the structure of VET education to meet future demands on the Polish labour market. Since 2012 Polish vocational education is during deep reforms aiming to adjust vocational education to labour market needs. A major change was a modernization of VET curriculum in 2012. In 2015, dual system in Poland was introduced in vocational upper secondary schools (previously similar solutions existed only in basic vocational schools).

The raise of educational expectations has been observed as both youth and their parents perceived university diploma as a crucial factor for finding employment. The percentage of population gaining a university degree almost tripled from 6.5 per cent in 1988 to 17 per cent in 2005 and later reached 28% in 2015. In 2015, 43% of population aged 25-34 had attained a tertiary degree and most of them graduated with master's degree or equivalent. The tertiary education boom led to low quality in several areas. There was a mismatch between the growing number of humanities and social sciences graduates leaving universities, not corresponding with several new jobs in related professions. Despite the recent criticism of general education, as not providing a

⁷ Primary education was compulsory for all 6-year-olds from 2015



specific profession and needlessly chosen by the weaker students, higher education does diminish the risk of unemployment and brings relatively higher earnings. Unfortunately, most Poles do not continue learning after finishing formal education and adult participation in lifelong learning remains particularly low (See also: OECD, 2015; OECD, 2016).

Below are selected data on education and care of children under 3 years old (source: Central Statistical Office of Poland 2015):

- Number of students in relation to population aged 19-24 - 49,5%
- Percentage of persons aged 30-34 with tertiary education attainment - 43,4 %
- Percentage of early leavers aged 18-24 from education and training – 5,3%
- Adults participating in education or training (aged 25–64) [%] 3,5
- Percentage of children aged 3-5 covered by pre-primary education - 84,2%
- Percentage of children aged 0-3 covered by different kinds of institutional care - 8,1%



Section 2. Methodology

1. Introduction

The empirical material used in this report is made up of 40 interviews conducted between November 2015 - September 2016.

The preparation of the qualitative sampling scheme was preceded by quantitative analysis on LFS data. Its results were described in the separate working paper: EXCEPT Working Paper No. 6 "Another approach to risk groups identification" by J. Stasiowski and K. Täht. The analysis showed that age, the youth's housing situation (living with parents or living alone), degree of urbanization are the important factors affecting Polish youth's chances on the labour market. The overall conclusion of this preliminary analysis was that we should conduct our interviews both in big city and small town/rural areas, try to choose different geographical locations (as local labour markets might differ a lot within the less urbanized areas). Moreover, migrants weren't a statistically visible risk group among young Poles. Thus, we decided to include another risk group – young people with physical or mental disabilities (people recovering from psychological disorders). This group was selected for a few reasons. First of all, persons with disabilities are usually less educated and less professionally active than the population in general, and thus more susceptible to the risk of social exclusion. Secondly, persons with disabilities in Poland are subject to numerous actions within active labour market policies. Thirdly, in the recent years – since 2012, when the UN Convention on the Rights of Persons with Disabilities was ratified – a public debate has been going on in Poland concerning the approach to employing persons with disabilities.

The IBE team saw no need to extend the interview with additional questions, and each interview was conducted according to the original IDI outline which was translated to Polish.

2. National sampling strategy and overview of the Polish sample

The Polish sampling strategy was based on the general sampling scheme developed in the course of EXCEPT project. The general recruitment criteria, provided within the EXCEPT project, were following:

1. Age: 18-30 years old,
2. Not in education or training,
3. Period after finishing education: maximum 5 years.

However, during the implementation of the research we had to make some exceptions. Specifically, the second criterion became problematic when it turned out that some of our potential respondents are the subject of labour market policies, but at the same



time they are in the course of extramural studies. We have decided to include them into the sample (2 interviews). There were other reasons to be more flexible on this criterion:

1. The interviewees didn't perceive themselves as students. During the recruitment process, they didn't inform us that they are studying extramurally (classes are held on the selected weekends),
2. The interviewees were registered as unemployed. One of them was using a paid traineeship programme which was provided by the District Labour Office to cover tuition costs.

The overall sampling scheme is presented in the following table:

Table 3 Overall sampling plan

Category	B1. Unemployed, involved in labour market policies**	B2a. unemployed, NOT registered in district labour offices***	B2b. working, exposed to job insecurity***	TOTAL
A1. Big city*	10	4	6	20
A2. Different small towns and rural areas *	10	4	6	20
TOTAL	20	8	12	40

Additionally, we planned to impose the following demographic quotas on our plan. We assumed that the sample should be balanced according to the participants' gender. Moreover, we decided to put a stress on the low-educated subgroup of Polish youth, because they are in a greater risk of social exclusion. We planned 24-28 interviews with interviewees on the ISCED 0-4 level and 12-16 interviews with youth with higher educational levels (ISCED 5-6).

3. Interviews' implementation process

The first two pilot interviews were conducted in Warsaw in November 2015; the remaining 38 interviews were conducted in the first 3 quarters of 2016. The Polish WP3 qualitative research was conducted by the two researchers: Paweł Kubicki (17 IDIs, 4 research trips) and Jędrzej Stasiowski (23 IDIs, 6 research trips).

Following our sampling plan, we conducted the first half of our interviews in a big city and the second half in small towns/rural areas. We focused on choosing different locations, trying to reach places in different parts of Poland. As the regional factor plays an important role in shaping the youth's chances on the labour market in Poland, our intention was to bring some diversity within territorial dimension in our sample.



The first half of interviews was conducted in a big city. Three interviews were conducted in Warsaw: 2 pilot interviews and 1 interview with an interviewee who has just found a job and moved from Łódź to Warsaw. Other 17 interviews were conducted in different locations within Łódź - third largest city in central Poland with relatively high structural unemployment and disadvantaged communities.

The second part of the sample consisted of just 20 interviews, thus we were not able to cover all of the regions of Poland. Most of the interviews were conducted in the central parts of Poland, but we also conducted some interviews in near-border areas which have specific local labour markets. People living close to the German border are more prone to look for a job abroad, but also have a lot of opportunities of finding a job on a vivid, local cross-border labour market. On the other hand, the youth living in eastern, agricultural regions of Poland might be Polish, Latvian or Belarussian (strong national minorities in the area) and have to deal with labour market problems which emerge in a rich cross-cultural and international context.

Table 4 Interview implementation process timeline

		Number of IDIs
2015	IV quarter	2
2016	I quarter	19
	II quarter	11
	III quarter	8
	Total:	40

In the recruitment process, we used two basic channels – institutional and personal. The institutional channel was based on the contacts between the Institute of Educational Research and District Labour Offices – publicly financed employment agencies which act at the district level (poviats). In Łódź we also had an opportunity to conduct interviews among young mothers staying in the Single Mother House. We contacted District Labour Offices' administration in order to schedule our visits – the employees of District Labour Offices were informed about the EXCEPT project, research aims, methods and all relevant procedures. All of the officials with whom we were contacted were very supportive and helpful. They distributed information about the project among their clients, provided us with rooms where we could conduct the interviews and allowed us to recruit people who were visiting their institutions. The personal channel of recruitment was used primarily to contact people who are not the subject of labour market policies or who are registered as unemployed but work informally. In the beginning, we used some personal contacts and then we followed the snowball sample strategy and searched for people fulfilling our recruitment criteria.



Table 5 Channels of recruitment

Personal (informal) channel of recruitment	Number of IDIs	Percent
Big cities	9	47%
Small towns/rural areas	10	53%
Total	19	100%
Institutional channel of recruitment		
Big cities	13	62%
Small towns/rural areas	8	38%
Total	21	100%

4. Brief overview of the Polish sample

Having 21 interviews with males and 19 IDIs with females, we can assume that our qualitative sample is balanced in terms of the participants' gender. The initial intention to move our point of interest slightly more in the direction of low-educated youth was successful. We finished our research with 28 IDIs with ISCED 2-4 and 12 interviews with youth with degrees of higher education.

Table 6 Interviewees' educational level

ISCED level	Number of IDIs	Percent
2	7	18%
3	18	45%
4	3	8%
5	12	30%
Total	40	100%

Our research was almost equally spread between big cities (22 interviews) and small towns/rural areas (18 IDIs). The average interviewee's age was almost 25 years – the youngest two were 19 years old, the oldest were 30 years old.

We have managed to collect an almost equal number of interviews with unemployed respondents (45%) and those with different occupational status. However, it should be noticed that the category of unemployed is actually partly overlapping with employed, because the majority of interviewees with informal jobs are also registered as unemployed (it gives them health insurance). We also conducted 3 interviews with people on formally secure job positions (with indefinite job contracts). It was worth including this category, because - as it turned out - a theoretically "secure" contract is not always perceived as so secure.



We had some problems with finding the planned number of unemployed people who are not registered at the District Labour Office. This situation applies to probably to the following categories of youth: 1. Highly qualified young professionals who look for the job on their own, but do not register at the District Labour Office, or other unemployed who are in the course of finding the new job and the unemployment period is relatively short (1 case); 2. Unemployed who for some reasons didn't show up for the scheduled meeting at the District Labour Office and lost their status (1 case); 3. Unemployed who are entitled to other benefits (e.g. pension for the disabled), with no need to register at the District Labour Office (1 case).

Table 7 Interviewees' occupational status and geographical context

Occupational status	Big cities		Small towns/rural areas		Total	
	Number of IDIs	Percent	Number of IDIs	Percent	Number of IDIs	Percent
non-contractual job	3	14%	6	33%	9	23%
secure job	2	9%	1	6%	3	8%
temporary job	5	23%	5	28%	10	25%
unemployed	12	55%	6	33%	18	45%
Total	22	100%	18	100%	40	100%

Our interviewees had different housing situations – most of them (55%) lived with their parents, others had their own flats or rented flats alone (with friends/partner/relatives).

5. Analytic procedure

Qualitative analysis conducted in the project was based on the two-step coding procedure. In the first step, interviews were transcribed in Polish and coded in CAQDAS software (ATLAS TI). Then, each interview was summarized according to the same template. Researchers summarized interviewees' stories and illustrated them with the most characteristic or accurate quotations extracted from ATLAS TI. Synopsis template included the following sections: Interviewer's notes, Short biographical profile, Education and training, Work, Health and Well-being, Autonomy (housing, economic, psychological), Socio-Economic consequences, Policies, Informal social support, Future, Cumulative disadvantages and social exclusion/inclusion.

In the second step, synopses were imported to other Computer Assisted Qualitative Data Analysis Software (WEFT QDA), analysed and coded for the purpose of writing the national report.

In the course of work on certain chapters, we have used several specific analytic strategies. While reconstructing and describing interviewees' educational and working



paths, we considered them as sequences highlighting the main turning points. To reconstruct the interviewees' educational and working paths retrospectively, we looked at some aspects and characteristics of both as they emerged through the interviews.

With respect to the educational paths we looked mainly at: the types of courses of studies attended and at the degrees obtained by our interviewees; the "quality" of the educational paths and their effective length; in this sense, we looked at any interruptions in the interviewees' courses of studies or changes of courses and at the reasons behind these turning points.

With respect to the working paths we looked at: the length of the working paths and the amount of past work experiences), the quality of the working path (based on the income, the type of contract, the kind of jobs, if they are qualified jobs or not), the level of consistency with the degree of education obtained and the level of internal consistency of the working path, periods of overlapping of education and work experiences and the recurrence and length of unemployment spells.

Our analytical procedure regarding social exclusion was based on the common analytical approach developed for the purpose of EXCEPT project (Figgou, L. and Unt, M., 2017). Thus, it involved a meta-analysis of all previous parts of report and repeated analysis of all 40 synopses prepared by Polish team. It aimed in categorizing participants according to potential risk of social exclusion. The latter was defined in terms of financial hardship and material deprivation, on the one hand, and social support/connectedness on the other. We have attempted to put all individual cases in a continuum by constantly comparing (Glaser and Strauss, 1967) in terms of the risk of social exclusion.

Three main chapters of the Part e) of this report are parallel to three levels of the risk of social exclusion (Figgou, L. and Unt, M., 2017):

1. High risk of social exclusion characterized by: High risk of social isolation (lack or limited social connectedness in terms of lacking informal and formal social support; feels stigmatized, criticised) AND High risk of economic exclusion (financial problems, economic hardship, material deprivation),
2. Increased risk of social exclusion characterized by: High risk of social isolation (lack or limited social connectedness in terms of lacking informal and formal social support; feels stigmatized, criticised) OR High risk of economic exclusion (financial problems, economic hardship, material deprivation),
3. Low risk of social exclusion characterized by: Long term unemployed or at insecure positions youth in this group are not excluded in terms of economic hardship or social isolation. However, they may face other risks like, for example, being unable



to leave the parental home and to undertake adult social roles. These other risks may vary in accordance to national context.

Each risk group was described within the same structure aiming to illustrate interrelations between exclusion from the labour market and other Except's concepts (work and education trajectories, autonomy, wellbeing and socioeconomic consequences).



Section 3. Results

PART A. Interviewees' educational and working trajectories, meaning of work, coping strategies

1. Interviewees' educational and working trajectories

This paragraph shortly summarizes the main characteristics of the interviewees' educational and working paths.

As mentioned before, 28 of our interviewees had low educational level or secondary education while 12 interviews were conducted with youth with higher degrees of education. Within the group of young people who had a tertiary education, the most common fields of study were in humanities, e.g. Administration, Resocialisation, Psychopedagogy. None of the interviewees earned a degree in scientific disciplines, which well illustrates how popular humanities are among students. At the same time, the level of employability among graduates from humanities is much lower than among those with diplomas from scientific subjects. Another important variable is the type/quality of the university the diploma is from. Due to the problematic access to flats for rent or care services, many young people found it easier to live with their parents or in their proximity. Therefore, the choice of educational paths of the inhabitants of towns or villages was determined by the access to schools and higher education courses available locally, which not always provided high-quality education:

“So, this was in Suwalki and still close to my place, it was well... quite easy faculty, and I chose pedagogy cause it's about working with people (...) Well, I think that something nearby. I wanted it to be close, so as I'm saying, the choice wasn't too big. I think, I'm more of a humanist, so I didn't choose economy, or something, so I chose something more humanistic. That's why pedagogy.” (Adrianna, F, 22, HE, TE)

As the quote above exemplifies, many of the interviewees did not have a clear idea what they would want to do in the future. Certainly, the choices had not been facilitated by school as the respondents were unanimous that they had not been prepared enough to face the labour market, and the level of occupational counselling had been low. **The educational choices made by the interviewees can be classified as those made in line with external expectations, of peer pressure or of interest.** The first group – choices made in line of expectations - were often motivated by advice of interviewee's' parents or other role models. Very often parents would either fulfil their ambitions related to studying through their children or try to persuade their offspring to choose a more “practical” path of education or advise them based on their own experience. Good advisors and inspirers were also peers, and in the case of men, their female partners.

“I've actually chosen this faculty, because my parents wanted me to study something more specific. But my hobbies were always about. t art. [...] But after my first attempt to get to the film school, but unfortunately, they said I'm not sensitive enough, and to a certain extent it has just



discouraged me. [...] My parents said that I should study something normal, and this is how I ended up at the Finance and Accounting Faculty." (Marian, M, 27, HE, TE)

Second group of choices, named as those made of peer pressure, were often triggered by the fact that someone from respondents' closest friends selected a specific department, like Bronek (M, 20, ME, U) who chose his school because his girlfriend decided to go there or Lech (M, 28, LE, NCJ) who joined his friends who were going to the technical upper secondary school (car mechanics profession), although his main area of interest was electronics and IT. He admits that he regrets his decision, especially because he was not able to finish the school and get a degree. Sadly, some of the interviewees admitted that their educational choices were also partly influenced by gender stereotypes. Marzena had three specializations to choose from in her vocational school, decided on the one which was, in her opinion, the most suitable for the girls:

Nutrition and household technician (...) There were a few options, but I think it was the only profession back then, for a girl, because a surveyor... I'm not really predisposed towards maths (...) So the choice was: mechanic, nutrition and surveyor technician, I guess. (Marzena, F, 30, HE, PE)

A common factor within this group was a complete confusion when it comes to making decisions about directions of future career paths, which was described by respondents as "real hard-core", something "terrifying" (Joanna, F, 27, ME, NCJ).

It's striking how relatively insignificant role employment services or professional occupational counselling played in interviewees' educational trajectories. It is sad, as well, how rare respondents' individual decisions were made in accordance with their own convictions and visions of the future professional career. Few respondents who made their educational choice based on their area of interest, form the last group. One of the representatives of the third group is Pawel (M, 20, ME, U) who despite his young age, had a very clear and consistent plan for his educational path and future career. He was always interested in mechanics and repairing "things". He was also good in maths and life sciences. Thus, already in lower secondary school, he figured car mechanics would be a perfect match for him. Pawel's plan was to go to 3-year basic vocational school, develop firm practical skills, start working in service station and continue his education in 3-year supplementary technical upper secondary school. The last school would allow to develop his professional skills, but also to prepare for the maturity exam. As Pawel's example shows, unlike two previous groups, this one is characterized by quite linear educational path followed by well-planned career trajectory. In conclusion, shape of an educational trajectories significantly affects occupational trajectories. First two types of choices (in line with external expectations and of peer pressure) carry with them a risk of fragmentation of professional experience, since representatives of this group do not have a clear idea of their future career. On the other hand, the third type (choices made of interest) increases the chances of a linear, targeted career and, consequently, the conversion of temporary contracts into permanent ones.



Looking for turning points, one may indicate the period of the lower secondary school and first choices of an educational path, either towards vocational or comprehensive education and further on – higher education. It is important to mention the influence of a wide-spread stereotypical view on the vocational education that is present in Polish society and still affects educational choices. Vocational education is a path chosen by not so capable students, who were not good enough to be accepted into comprehensive high schools. This conviction is noticeable in many argumentative comments when it comes to decision making on future educational path:

I finished lower secondary school (...) Because I didn't really have any idea what to do with myself, plus, back then, there was like a fashion to go to secondary schools, they kept saying that it just opens lots of opportunities, career paths. This is what people said back then. So, I went to a normal secondary school. (Damian, M, 23, ME, U)

I had my ambitions.... I was sure that I don't want the basic vocational school, I wasn't interested in technical upper secondary school, I was thinking about the general upper secondary school (...) basic vocational schools were perceived as schools for people who do not learn, who don't want to learn. (Ewa, F, 30, HE, TE)

After choosing type of secondary school, an essential negative factor at this stage were situations which forced an individual to interrupt their education or prolonged the period of progressing to its next levels. In the latter case, a good example is failing the matriculation examination, or failing to pass all the end-of-year exams during studies, but also the necessity to go to work to have resources for one's living.

I'm worried about these finals, that I won't pass it again, and I will have to catch some random jobs again. You know, all my friends – they are studying already, and I keep fighting with the same exams over and over again. I would prefer to have it already behind me, and then even if I don't go to Uni straight away, I will always have such an option. (Karolina, F, 21, LE, TE)

Other examples of turning points that led to interrupting educational trajectories consisted of difficult family situation (e.g. Zuzia, F, 28, LE, U), conflict with a teacher (e.g. Anna, F, 21, ME, NCJ) or getting pregnant (e.g. Nadia, F, 29, ME, U)

When it comes to working trajectories, of our 40 interviewees, regarding the occupational status, just under half of the respondents was unemployed (45%) while 55% were those with different occupational status. Three interviewees had formally secure job positions (with indefinite job contracts). Among the group of those who were employed, most worked in the service sector and with low and medium qualified jobs (sport instructor, call centre operator, waitress, salesman, etc.). In only few cases, the job could be labelled as highly qualified (such as in the case of Marzena (F, 30, HE, PE) who is a teacher or Kamil (M, 27, HE, PE) who works as an HR specialist).

Overall, professional trajectories can be divided into two basic groups: **those with non-linear, scattered trajectories and the opposite – those whose professional biographies form linear trajectories in one area of interest.** As it's easy to predict, the second group is much smaller, consists of few examples. What is characteristic for this group, is starting professional career early, sometimes while still in high school, vocational school or during studies. Additionally, most of the time, one of the first jobs



was already connected with respondents' area of studies which they later perseveringly followed. A good representative of such trajectory is Marian (M, 27, HE, TE). He started his professional experience at the second year of studies (Finance and Accounting) in a bank call centre. After 2 years, he got transferred to one of bank agencies. His promotion was the effect of his own efforts – he personally approached his supervisors and asked for it. Now he has a stable job in another financial institution. Lukasz's story shows the impact that internal locus of control (Julian B. Rotter in 1954) has on individuals' trajectories. As Rotter describes, individuals with a strong internal locus of control believe that events in their life derive primarily from their own actions. Therefore, their actions are characterized by a high level of agency and sometimes quite high-risk factor. Kamil's (M, 27, HE, PE) professional success involved a rather risky decision to disrupt MA studies (the respondent is a BA holder) and moving from his home town to the capital, as well as starting employment in a new company with voluntary work. Marian on the other hand decided to break of budding career and degrade from a better position to a worse as a result of professional burn-out and incapability to reconcile studies with work.

However, it is important to underline the significant role that external protective factors have in risky decision-making process. One of the most important protective factors is family's financial and social support. This is the case of Małgosia's (F, 21, ME, U) who, while living with her parents and using their support in daily life (providing food and accommodation), could extend her education. Marzena (F, 30, HE, PE) on the other hand could move to Warsaw for a while and found her first job thanks to the fact that her brother lived there:

Just my brother lived there [in Warsaw] with my sister-in-law, and she worked there in such a pharmaceutical wholesaler's and I went there with her. I lived at their place, I mean with them, I paid some part of a rent. I was working there a month and a half, during a summer. (Marzena, F, 30, HE, PE)

Family's social capital can also be a source of new job opportunities as it was for Marzena (F, 30, HE, PE). Her parents-in-law recommended her for a vacancy of a teacher in a vocational school. At the same time her husband works in a family business run by his parents.

Another important protective factor is a well-developed local labour market. In bigger cities, where unemployment rate is relatively low, it is easier to find work that is consistent with one's education. An interesting case is a region near to German border, where a few of our interviewees came from. Because of Germany's proximity, service market is extremely well developed there (as Germans come to Poland to buy cheaper services). On one hand, it be a positive factor since it significantly facilitates finding a job. On the other hand, the dominance of the service sector makes it harder to find employment outside of it. This is the case of Magda (F, 28, HE, NCJ) who, after graduating from a university, returned to her hometown and started looking for a job. It



wasn't difficult to find employment in sales and services sector, but it was almost impossible to find something within her area of interest:

There are lots of services. Restaurants, hotels, shops and so on. And it's there, where they need people to work. But there are no such places, that e.g. I will go to the office and I will do something cool there and well... make some progress (Magda, F, 28, HE, NCJ)

Finally, an important protective factor is a dense network of friends. Many of our interviewees admitted that they got a job thanks to their network of friends (e.g. (Joanna, F, 27, ME, NCJ; Marcel, M, 28, ME, TE; Gabrysia, F, 23, ME, NCJ). Natalia (F, 29, HE, TE) has been living and working in a big city since the beginning of her studies. During this time, she developed her social network of friends and colleagues from her university and former workplaces. This social network has been helpful in many occasions, also as a source of job offers and reliable information about the employers. She found many of her job through this network and tries to help her friends in the same manner.

This field of mine, in which I'm working, sales and banking, these are the branches that evolve every second. (...) My friends are migrating, leaving, coming back from different places to work (...) to the call-centre I was working in 2008 and 2009 I also managed to recommend my friend. To (the bank) I also dragged one friend (...) Both me and others. So, this network really works." (Natalia, F, 29, HE, TE)

In other words, high level of different capitals played an important role as protective factors in some professional trajectories and allowed individuals to take risky decision, that interviewees with lower capitals could have not afforded.

The second group of professional trajectories, consists of interviewees whose educational and professional trajectories are characterized by non-linearity and are realized in scattered areas. Over time they perform various jobs that are paid similarly and assigned similar prestige: Anna (F, 21, ME, NCJ) used to work as waitress, sport instructor and office manager, Paweł (M, 20, ME, U) finished vocational school with car mechanic specialization, tried to work in his field, but after a few fails found job at construction sites. Currently he works as a waiter. An extreme example is Gabrysia's occupational trajectory. For the past five years - since she was 17 - she has worked in a dozen or so various workplaces. Only in one of them - McDonald's she had an employment contract. In the others, she had a fee-for-task agreement, or worked illegally. She worked in bars - sometimes in a few at a time, a bookshop, two shoe shops, two call centres, a military shop, a teahouse, a music club. She changed jobs for various reasons, mainly due to poor working conditions, or lack of contract extension. Sometimes she quit because she was bored or needed a change:

There was this period, that I worked e.g. in a few places at the same time, and generally, I have this average length of working somewhere 3-4 months, because there is always something wrong. Well, I also have something like this, that I like to travel a lot, so sometimes when I just get tired, I can just throw everything and just go somewhere, for example for a month, if I manage to save something. Generally, it was very chaotic period of my life. (Gabrysia, F, 23, ME, NCJ)



Representatives of this group do not experience as many protective factors; therefore, their trajectories are more sensitive to external circumstances such as poor material conditions. Many respondents in this group were not able or did not want to continue education because they had to start to earn a living. What is more, quite often they experienced so-called “gaps” in their CVs, partially resulting from unemployment, and partially from undeclared employment, admitting to which is not the right thing to do.

One of the most important turning points, when it comes to professional trajectories, is transition from school to work. As Stefani Scherer (2004: 369) underlines *labour market entry and a successful transition from school to work are of crucial importance for subsequent career chances and risks*. Therefore, first attempts to find one's first or first permanent – in the case of respondents making money on the side while studying – employment are crucial. A great deal of respondents had decided to take any first job, although usually it had not been in accordance with their expectations or education, or they had done internships. Some of the respondents had started black labour, often supported by friends and family. For those interviewees, under-qualified jobs and temporary contracts very often become traps rather than stepping stones (Scherer 2004). In such situations, the next phase of the trajectory of labour market exclusion becomes a struggle, lasting often many years, for breaking the trajectory and obtaining stable employment. As it happened in already cited examples of Gabryisia (F, 23, ME, NCJ) or Paweł (M, 20, ME, U). A crucial moment here is the increasing desire to become self-empowered and to break away from family home – in the case of people living with their parents – to start one's own family (couples), but also to get some breath in everyday life and income allowing for little pleasures of the everyday. Due to the criteria of respondent selection, most them is during this process, with smaller or bigger chances for success.

In the end of this part, we wanted to mention one more, characteristic group when it comes to professional trajectories within our sample – young graduates of tertiary education who came back to their places of origin - small towns or rural areas. A good example of such trajectory is Ewa's biography, whose life story is a model-based case of a career of young, well-educated adult in a small city surrounded by rural areas. From the beginning, she was oriented on the office, nine-to-five job. There were not many public institutions or big companies which might provide such working opportunities in her region. Thus, her career was a showcase mix of individual luck and determination:

It's really hard, concerning the job in e.g. the administration sector. Now, I was just lucky, by coincidence, but really few people get their jobs, cause generally, you know how it looks (...). It's been five years, that I'm here, and I started with the internship, then trainings, mandatory contract, employment contract, replacement contract and so on. And as I say, here, I was lucky, but in general it's really difficult for someone to catch a job, especially a young person. It's very hard in the administration branch because there are few positions and there is no rotation among the employees. If somebody is hired, he usually works in this place till the retirement. (Ewa, F, 30, HE, TE)



Public administration is, very often, the only possible employer, by level of education, for young people with a university degree. However, few vacancies and low job fluctuation often result in underemployment. This is as well the case of Magda (F, 28, HE, NCJ) who, after gaining a master's degree in National Security, struggled to find a job in line with education, ended up working in a hotel as a receptionist:

All the positions are blocked and it's hard to get there. Even in such a [big city] there are two persons for two years, and in a smaller town like ours, no hope. If a person is once hired, he will sit there for all his life [laughing] (...). So, I ended up in a hotel (Magda, F, 28, HE, NCJ)

Another popular strategy in such cases is getting temporary contracts and low-paid internships in different public institutions that do not have open vacancies. This strategy is described more precisely in the part containing coping strategies with job insecurity.

2. Meanings of work and precarity

Being employed was essential for all respondents taking part in the survey. One of the interviewee even stated that work is the most crucial part of life:

Work is important, because it's life, and money, this means a flat, food, travels, clothes. It's just the whole life (Filip, M, 21, LE, U)

Filip's statement shows how rich and diverse role work plays in respondents' lives. The complex meaning of work was well described by Marie Jahoda who distinguishes between the 'manifest' function of employment and a series of unintended or 'latent' functions of employment. The 'manifest' function is earning money. This function was largely underlined by the interviewees who manifested a purely instrumental attitude to work. Work and income derived from it allowed one also to satisfy their life needs, ranging from the simplest ones linked with everyday life to those postponed for later and often unachieved due to lack of resources in form of more frequent travelling.

For me, to work is to be able to realize my dreams later on. I don't work for the work itself, it's just to be able to do something afterwards. It's just to earn some money. And then, possibly I could do what I like. (Magda, F, 28, HE, NCJ)

It is accepted that earning money is one of the basic meanings of work, since unemployment can result in material and financial deprivation. However, Marie Jahoda argues that it is the deprivation of the latent functions of employment, has the major psychological effect on unemployed. Jahoda distinguishes the following latent functions of unemployment: time structure, social contact, collective purpose, social identity/status, and activity. All of them well mentioned by the respondents. Young people relatively often pointed out that the job should be done in a good atmosphere and going to work should also be a chance to meet nice people and spend time in their pleasant company.

[Work is] something cool. I mean, money is important as well, but I'm not coming here for the salary. For me it's more just to go out, not to stay at home. (...) I had nothing to do at home, so I preferred to go to work, as a kind of entertainment, to spend some time with people. (Karolina, F, 21, LE, TE)



For other respondents, an important value of work was as well possibility for self-development, as in case of Anna (Anna, F, 21, ME, NCJ) for whom work has a special meaning. Whatever she does, wherever she works, she tries to do her best, be very reliable and appreciated by employer and other workers. As she described her first working experience, it occurred that its important function was to improve self-esteem which was harmed by problems at school and at home. Other interviewees notice that work can also be complementary to their education or even allow them to learn completely new skills and treat it as a life-long learning possibility. Lena through work was equipped with completely new skills (baking) that she can use in the future:

My friend [from work] was showing me, and this is how I 've learnt it (...) I know it all by heart already: how much water, how much oil, and how to mix it all. (Lena, F, 22, LE, TE)

Finally, as Jahoda points out, work is also closely related to one's social identity/status. For our interviewees, having a job was a way to demonstrate independence to their parents as well as confirmation of own adulthood.

Young people with lower levels of education had difficulties with describing their ideal job, as some of them seemed like they already lost their faith that it would ever be possible to find one. Their focused was mostly on good earnings:

-What are looking for in a job?

- Nothing, just to be able to afford my family. It's only about it. (Marek, M, 25, LE, U)

Work is a way of earning money for the living. It would be really nice if the work is something I really like to do. (Anna, F, 21, ME, NCJ)

However, for some interviewees equally important was stability that would allow them to have "a normal life":

I would like to find a really stable job, not to change it anymore, to have an employer who would understand my situation. And this flat, just to have conditions good enough to have a normal life, right? (Zuzia, F, 28, LE, U)

Interviewees with higher level of education were more reflective when it comes to their ideal job and were able to describe it in more details. The most important factor for them was to be passionate about things that they do. Some of them even stated that they would be willing to earn less just to could work within their area of interest:

I would like to work for myself as well, getting some experience, which would be useful for me, some hobbies. So, I don't want it to be the work just to earn more money, and like I go to work just because I need money e.g. doing washing-ups. I would prefer to earn less, but to do something that I really like. (Dawid, M, 19, LE, U)

Another common noun that appeared in ideal jobs' descriptions were *creativity* and *independence*:

Good job... I would like to work in a team, in a team of young people, and I would like it to be creative, so I could create something, not just recreating others work. (IBE_10; 26, F, U)

I get the happiness from being independent at my work. When I have prepared goals, but nobody helps me with their execution, I can do it myself. (Bronek, M, 20, ME, U)



Many of the interviewees stated that in the future they would want to own their own business. Bronek (M, 20, ME, U) would like to run a small production business (following his uncle's footsteps), as it brings together all factors that are important to him when it comes to the idea of ideal job: sense of being independent, fulfilment, good money, challenges and risk. He concludes: *I think that it is better to be an employer than an employee* (Bronek, M, 20, ME, U)

In conclusion, the meanings that respondents ascribed to work and the way they see their ideal job varied depending on the social context they live in and protective factors they experienced. Difficult material conditions and the necessity to earn money to survive obviously reduced expectations of a job, whereas relatively stable economic situation (living with one's parents who incurred the costs of living) allowed for a bigger fussiness in considering job offers. Lack of employment and lower level of education also resulted in decreasing the importance of work as money.

In the context of defining and assigning meaning to work, it is worth quoting the statement of one of the interviews in which the female respondent, describing her work, left out the fact that daily she helps her parents on their farm and she did not treat this as her work but as her everyday house chores:

[Interviewee asked why she hasn't mentioned the work on a farm] I don't know really, maybe I focused more on some institutions, here, we could say that I've been working from the early childhood (...) You know, there is always something to do around the house. I just treat it as some everyday ritual, not as a job. (Adrianna, F, 22, HE, TE)

Subjective perception of Job insecurity

Perception of job insecurity differs among two trajectory groups described earlier. Those, who have linear professional trajectory, started their career early most often treat precarity and temporary contracts as "stepping stones" on their way to career (Scherer 2004). That's the case of Natalia (F, 29, HE, TE) who started working during her studies and flexibility of temporary contracts made it easier for her to combine work with education. Moreover, for some interviewees the important factor was the fact, that informal work or temporary contracts meant higher earnings. Anna (F, 21, ME, NCJ) having the opportunity to get a permanent contract, rejected the proposal, as she valued higher salary and flexibility (related to informal work at family business) more. Another situation in which temporary contracts are seen rather as a 'stepping stones' than 'traps' is when young people believe that it's just a transitional period before getting a permanent contract. However, most often, even the respondents from the first group, see temporary contracts as valuable only during studies. As soon as they graduate, they start to notice more pros of permanent contracts. Marian, with university degree and quite rich professional experience, has never been working based on indefinite contracts. He complains about temporary contracts, because they restrict access to numerous financial services:



First, it was, of course, replacement contract, later on, it was for a year, every year. In my opinion, it also ain't got no sense, cause actually you can't buy yourself anything. That's the truth. (Marian, M, 27, HE, TE)

Marian's perspective is like the one represented by second group of interviewees, with non-linear occupational trajectories, therefore – a great majority of the respondents. They see precarity and temporary contracts rather as “traps”. Job insecurity and necessity to work on temporary contracts or even illegally, makes it impossible for them to have a normal life: formalise their relationships, start a family and have children, buy a house, as they do not seem as reliable clients for banks. This is the case of Magda (F, 28, HE, NCJ), who works in a hotel on a temporary contract. She would like to build a house with her boyfriend, but due to her low income and type of a contract it is impossible for her to get a bank loan. Even buying electronic equipment in instalments can be problematic due to temporary contracts:

- Have you tried with such contracts for a month or mandatory contracts to buy something in instalments?

-There is even no such an option. You won't get it from a bank because I've tried it more than once, just for fun, to check whether it would work out but (...) no way. You have to have the contract for at least one year. (Lech, M, 28, LE, NCJ)

For some respondents, having a stable job, with a permanent contract is a crucial issue to stabilize their family situation. For Jowita (F, 28, ME, U) a single mother living in a Shelter for Homeless Women, getting a stable job is one of the conditions which she must fulfilled to get back her parental rights.

It is worth noting that experience of insecurity on the labour market for some respondents, although it is an undesired phenomenon, has also become a specific generation experience shared by most acquaintances with whom they jointly form the precariat. The experience to which it is necessary to adjust to some degree in one way or another.

"A deep precariat [...] Total lack of employment stability [...] a clear majority of my friends have no permanent employment." (Marcel, M, 28, ME, TE)

3. Coping with job insecurity

The attempts to cope with the precarious situation on the labour market may be divided into several categories. A specific category which is often left out are the adjusting activities which in no way change the insecure situation but allow one to survive it. The basis for this kind of activities is to reduce the costs of living to the minimum by transferring them onto someone else, for example by living with one's parents or grandparents, or by limiting one's needs to the minimum. This is typical not only of the young generation but also of the entire group of the unemployed and at risk of poverty. Many respondents who had faced the precarious situation on the labour market for several years, apart from attempting to change their life situation, had to learn to live with it as well.



Yet another solution is to wait out the difficult situation on the labour market, and at the same time to obtain additional qualifications by lengthening the period of education. A specific example here are people with disabilities for whom it is sometimes easier to receive funds for improving their qualifications and continue education than to find employment on the open labour market.

Among the more typical methods of coping with the insecure situation on the labour market or lack of work is using the ALMP, including all types of courses, internships and trainings, as well as co-funding for conducting one's own business activity. The latter was not popular among the Polish respondents, and their own company co-funded by an employment office was run only by one respondent (Mateusz, M, 30, ME, U), and several others were considering such a decision.

My former (firm) had received a support and a financial help. My wife's (business) also had, but my former (business) has been closed, and my wife's (firm) is currently working. It has been working, for a year, now. (Mateusz, M, 30, ME, U)

On the other hand, almost every young person unemployed for a longer period benefited from internship at a public institution. The record holders managed to spend many years in several subsequent internships, and the internship itself has changed from an instrument supposed to strengthen one's situation on the labour market into their basic form of employment (e.g. Michalina, F, 26, ME, NCJ). This pertains to the smaller towns where vacancies for positions in administration are relatively rare.

First internship was in a library in my secondary school (...) through the labour office, but I had to find the employer who would accept my application by myself (...) It took me 3 months (...) there was a break (...) 4 months (...) The next internship took around half of a year in an agricultural agency (...) then 1-month break (...) Then I've made another internship for half of a year (...) at the police station (...) another 1-month break, maybe a little bit more, a month and a half (...) [current internship in the police station, that the interviewee has lately started] this one lasts 5 months (...) and so it goes, we will see. (Adrianna, F, 22, HE, TE)

The most popular way to deal with the precarity were the attempts undertaken by the respondents to find employment themselves, either by means of the informal network of contacts (assessed the highest and indicated as the most certain way of finding employment, that is "through connections"), handing in or sending CVs, searching for job advertisements on the Internet and at district labour offices, non-public employment agencies and by using employment services at district labour offices. Interestingly, many people had a priori ignored the possibility to use the services of their district labour offices, not believing in their effectiveness, nor in its being useful in anything. Some of the respondents are not clients of district labour offices because they had rather negative experience at the beginning of their professional careers, and some of them, despite having mixed feelings, regularly use their services mainly due to the possibility to be funded an internship or trainings. There were also such respondents who used to have a low opinion of these offices, but after carefully familiarising themselves with the offer, as well as with the mechanisms of functioning of the district labour offices while doing their internships at the office, they are now convinced that they will be able to find something for themselves.



*“Well, I must say, in our town everybody knows each other (laughing) this is how it works.”
(Mateusz, M, 30, ME, U)*

„Through some friends, through other companies, stick to some other company, at the beginning. Someone has too much work, take it from him, give them some percent of money and continue doing it.” (Zenek, M, 24, HE, NCJ)

Surprisingly few interviewees decided to cope with job insecurity by moving to another, bigger city. One of the few was Kamil for whom giving up his MA studies, quitting job in Łódź - which was a dead-end job incompatible with his education, and moving to Warsaw was a turning point in his professional career. According to Kamil, getting a job in Warsaw was the only way to find employment in his profession, despite the inconvenient commuting:

*My will was to work in this field, in my profession, in which I got educated, so something to do with HR. I didn't have any experience in this sector, so here, well, searching for some job offers it was quite difficult. And suddenly this offer of the internship just popped up in the recruitment agency. It was in Warsaw, and I decided to go for it. To do this internship. On the other hand, my partner, now fiancée, she already had a job in Warsaw (...) she just commuted by train every day. So, we've made a decision that I should take up this job in Warsaw. So, for some time we were commuting from Lodz, but now, since October, we've been living in Warsaw.
(Kamil, M, 27, HE, PE)*

Marcin (M, 23, ME, NCJ) also plans to move to a bigger city and look for a better job there as soon as he passes his maturity exams. However, most interviewees don't consider moving to a big city as in search for work. A few who do consider this kind of coping strategy, face barriers in the form of a personal commitments (sick family member, partner's employment). This is the case of Ewa (F, 30, HE, TE) who was considering moving to another part of Poland, bigger city (she has a sister living in one of the biggest cities in Poland), but had to change her plans due to fiancée's employment:

M: Haven't you considered to move somewhere else?

*R: I thought about it, but I have a fiancée, who works here. And I wouldn't like to work somewhere else when he works here. We were thinking about going somewhere together, but there was always something, work, looking for a job, and it was hard to arrange something.
(Ewa, F, 30, HE, TE)*

4. Conclusions

To sum up, most respondents argued that it is the easiest and best to look for employment by means of informal channels. The problem was the fact that their networks of social contacts are too limited, and their acquaintances and people close to them are in a situation like theirs, which fosters finding another insecure job but fails to facilitate the stabilisation of their professional careers. After years of unstable, often illegal employment, and sometimes having unfinished schools, the respondents also have CVs which are far from perfect, which in the case of big competition hampers their successful application for good positions. Another problem is the weakness of local labour markets accompanied by young people's low mobility. Thus, it seems that without comprehensive activation programs or considerable improvement of the



economy, or migration from the country, in many cases young people will be doomed to be balancing on the edge of exclusion, joining the precariat. Referring to the typology proposed by the Italian team of UNITO, among the four possible paths of professional career of the Polish respondents, the dominant one is the circular career (= a trap in the precarity). In several cases, especially among the younger respondents, it is difficult to assess whether they will experience upward career mobility or return to unemployment and yet another temporary job.

PART B. Autonomy

The existing literature proves that labour market position might be a crucial factor conditioning decision regarding transition to adult life. Temporary contracts or informal jobs are associated with higher level of risk and unpredictability. While the main source of individual's income is uncertain, it is harder to make long-term decisions regarding starting own family or buying a flat. Building on the existing literature we might state that labour market uncertainty might spread to other domains of individual's life (Blossfeld et al, 2005; Blossfeld et al., 2012; Jansen, 2011; Bertolini, Hofacker, Torrioni, 2012).

However, while analysing the relationship between job insecurity and autonomy, regardless if we take into consideration housing autonomy, psychological autonomy or economic autonomy, it is important to look closer into the concept of job insecurity.

Based on the gathered qualitative material, it is important to distinguish between two types/ dimensions of job-insecurity – the **subjective job-insecurity** and **institutionalised job insecurity**.

The first type of job insecurity is defined through the interviewees' self-perception. The question that should be answered here is: do they feel uncertain, insecure about their source of income, career prospects and stability of their job position? These questions help us to identify the subjective job-insecurity.

Marek (M, 23, ME, TE), 23 years old, is satisfied with his current work. It is a temporary job, but there are perspectives for a regular contract – he gives the examples of the older colleagues from his work. Magda (F, 28, HE, NCJ), 28 years old, doesn't seem to feel concerned about her temporary contract – relatively good situation on the local labour market gives her strong sense of security:

„Because I know that I will always find some job. So, I don't have this pressure, that if I lose this current job, I won't make it, that I will be worried and who knows what else.” (Magda, F, 28, HE, NCJ)

Temporary contracts might be perceived as quite good or secure – or at least satisfying for young people. We have also spoken to interviewees who felt secure while working informally, moreover they preferred the non-contractual job over temporary contract. Anna (F, 21, ME, NCJ) started her work at the shopping mall when she finished her upper secondary school. She was appreciated as the best temporary worker and could



get more stable job contract. However, she decided to help her father with the family business – it is more profitable for her and she can also support her family business by this. Her informal work gives her better money, it is also more flexible. At the same time, she works without contract, she has no health or social insurance.

On the other hand, a so called secure job is not always as secure as we might think. Monika (F, 29, HE, PE) might be presented as a successful, young professional who studied hard, worked a lot and finally achieved a secure job at the public administration. She has an open-ended contract which is perceived as a goal and a sign of an employee's secure position on the labour market. However, the truth is different – her earnings are too low to give her access to the housing loan or to invest in her skills. It is even more difficult for her, because she is single. The question about the stability of her current job position worried her:

“... But here, it was actually because there were some gossips, that they plan to liquidate the budget-administration teams. So, on the one hand it's like a budget department, there is this contract for the indefinite period, but as I've said, in case of liquidation no contract will ... [local government] can just commission our tasks to the municipal council entity. There is an option that some employees would be transferred there, but it's hard to say how it would look like. So, for the moment it's quiet (...).” (Monika, F, 29, HE, PE)

The latter, was rather isolated case (as we had only 3 interviewees with open-ended contracts), but it shows how relative the assessment of the individual labour market position might be. Temporary contracts were not typically associated with high level of subjective insecurity. Feelings of uncertainty, fear and insecurity were more often expressed because of unemployment combined with episodes of non-contractual jobs. Story of Zenek (M, 24, HE, NCJ) who works informally at construction sites, might serve as a good example of uncertainty related to informal jobs. What is specific for his situation is that he earns really good money, but his income is very unstable and uncertain. He admits - *“Exactly (...) It can end up any time.”* (Zenek, M, 24, HE, NCJ) Moreover, as his work is mainly seasonal, Zenek has to save money that he earns during the summer:

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

The second type of job insecurity – the institutionalised job insecurity is based on formal definitions used by financial institutions, banks, GSM network operators, labour market institutions and many other institutions or companies providing different services. It is based on formal definitions of job insecurity which are used by different institutions – mainly banks and moneylending institutions. From the perspective of these institutions, people with temporary contracts are perceived as less predictable and less secure clients. The risk of giving them a loan is higher, thus the costs must be also higher.

There are no universal regulations or law which would restrict access to credit based on job contract. However, scoring models and risk assessment procedures used by



financial institutions to evaluate their clients' financial credibility consider the type of contract. Having a regular contract significantly increases the probability of getting any type of loan, especially in case of home mortgage. Marzena (F, 30, HE, PE) has a regular job contract as a teacher. Comparing to other participants, she is in privileged situation. Although her salary is not very high, gave her good perspectives for a bank loan. Probably they wouldn't get one without her trusted employment history:

„ (...) my husband was working for many years in the family business, so he didn't have the employment contract for good, there were periods when he had it, but it wasn't constant. So, I had to be the one to take a loan.” (Marzena, F, 30, HE, PE)

Marlena's case is isolated within our sample – most our interviewees, due to their temporary contracts, non-contractual jobs or unemployment, wouldn't be able to take a bank loan which would be big enough to buy a flat/house. Having a temporary contract (fixed-term contract, self-employment, civil contracts) reduces chances of getting any type of loan. Usually banks demand a minimal length of working experience – at least 6 months, typically 12 months and sometimes even 24 months. Moreover, bank demands that the contract will last at least few more months. Term of the loan is usually related to job contract period – some banks do not agree for loans which have longer term than remaining length of contract period.

Obviously, having an informal contract (and no other source of income) makes getting a loan from a bank hardly possible. However, there are para-banks which offer money loans for such clients with extremely high interest rates.

The above mentioned, two dimensions of labour market insecurity are important for the following analysis. Subjective job insecurity helps us to describe how do young people perceive their situation on the labour market. The institutionalized job insecurity brings the perspective of markets – it helps to analyse the ways in which the labour market position of people is constructed by institutions.

Subjective job insecurity might affect people feelings, attitudes and decisions - as it will be showed it hits their well-being, constrains psychological autonomy. Institutionalized job insecurity, on the other hand, works on different level – it constrains options and choices available for young people.

1. Housing autonomy

The following section of the report focuses on the problem of *housing autonomy*. We try to answer to questions about the relations between youth labour market situation – their unemployment or insecure position on the labour market and their housing autonomy. Particularly, we are interested in exploring factors which might facilitate or delay leaving parental home by young Polish. Moreover, we would like to identify strategies which young people use to overcome labour market uncertainties and become independent from their parents.



People living with their parents make up 55% of Polish sample. However, those who are not living with their parents are not always autonomous in terms of their housing situation – for ex. two of them were living in social care facilities, other interviewee was living with the family of her boyfriend. Interviewees living apart from parents were usually renting a flat, but rather alone or with a partner than with a group of friends. There were few people who got the flat from their parents.

Among 22 interviewees living with their parents, males were overrepresented (13 people). However, there no big differences in educational structure between both group – those living with their parents and those living alone. People living in big cities more often lived apart from their parents (12 out of 22), while those living in small cities and villages were more likely to live with their parents (12 out of 18). Majority (4 out of 6) of people with disabilities were also living with their parents. Younger interviewees more often lived at their parent's place – there was only one interviewee under 23 years old who already left his parental home.

There are considerable differences in the percentage of people living in their parental home between occupational status groups. Living with parents was most common among people having non-contractual job (78%) and temporary workers (60%). Around 44% of unemployed lived with their parents. There was also one person with regular job contract who haven't left her parents place yet. On the other hand, most of the people over 27 years old didn't live with their parents.

It is difficult to identify a single pattern of leaving parental home in Poland. In majority of cases, our interviewees moved to a rented flat (obviously, it is not an option easily available in rural areas). There were few cases of people who had their own flat: Marzena (F, 30, HE, PE) build a house with her husband (with a support of their parents); Magda (F, 28, HE, NCJ) or Gabrysia (F, 23, ME, NCJ) got flats from their parents; Anna (F, 27, HE, U) inherited flat from her grandma. Nobody could afford buying a flat on credit.

The overall impact of job insecurity on individual's housing situation is shaped by the two dimensions of job insecurity. The self-perception of individual's labour market position might affect decisions about moving out from parental home. Ewa is almost 30 years old, she has a temporary job at public administration in small city. She has a boyfriend, but she still lives with her parents as she is not sure if she will keep her job position:

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

At the same time the institutional dimension of job insecurity has a real impact on the accessibility of housing and financial services. Temporary contract might be a real barrier to get a home loan. At the same time, if we take into consideration a housing



market in a big city, the rental fees are comparable to average credit cost. Marek (M, 23, ME, TE) explains this paradox in the context of his plans for renting a flat:

*“R: No... as I've said everything will depend on [Moderator: on job]. Yes, it depends on job. I consider varied options it might be renting a room, some studio-flat, or normal one, or maybe buying some flat. But if I am supposing to live by myself for some period of time, for now I would consider just renting a room. If I decide to move in with my girlfriend, then I'd prefer some small, even two-room flat. I wouldn't like... I would like to avoid living in a studio. And even if I decide for it, I would prefer to buy it straight away. Cause they are quite expensive to rent especially in (***) (big city, where respondent lives) even the place where I live (***) (the name of a district where the respondent lives) the prices are still high.*

M: So, it's more convenient to get some credit, than to rent such a small flat.

R: Definitely. Cause, as far as I know, talking about studio flat, the price of a rent plus bills, it's more or less the same amount as instalment.” (Marek, M, 23, ME, TE)

Sometimes the subjective and institutional dimensions of job insecurity crossover. Natalia (F, 29, HE, TE) was considering buying her own flat with a bank loan. She has a well-paid job with temporary contract. Thus, if she applied for a loan, bank probably would accept her submission despite her temporary contract. However, from her perspective, the risk related to credit is simply too high:

„ (...) Maybe I even would be able to afford it, but when I start thinking, there were a few jobs, the salary wasn't stable, so I didn't have this sense of security, that I would be able to pay for a rent monthly. (...) Apart from that, I don't think that someone who is just 23 should get into some bank loans for 25 years, cause it's a kind of commitment. Maybe in five years I will work in Tokyo or Hamburg, and you're stuck with this commitment, you really need to think it through (...).” (Natalia, F, 29, HE, TE)

Most of our interviewees who lived in rented flats or were considering renting a flat in the nearest future, thought about it as about a temporary solution. Asked about future and their dreams, they usually mentioned that it would be great to possess own flat/house. In Poland, buying own flat is widely considered as a universal life goal – most of our interviews shared this social norm. However, some of them questioned this idea. Marcel (M, 28, ME, TE) initially rented a room in a flat, but for some time now he has been renting a small studio in the centre of the city, together with his girlfriend. He thinks that living without one's parents is a key element of being an independent adult. However, he does not feel the need to buy the flat or take out a mortgage:

“I am opposed to the idea of taking out a mortgage for 30 years (...) Also, I do not identify with the notion - so deeply rooted in the heads of most Poles - that you have to have your own flat. I don't need my own flat (...) So me and my girlfriend are renting one. It's a small, basic apartment. An elderly lady used to live there. But it's centrally located, very close to this place. Seven minutes away. And we've been living there for 4 years.” (Marcel, M, 28, ME, TE)

Having an insecure job, as long the salary is sufficient, is not generally considered as a barrier for leaving parental house. The main factor alternating the probability of leaving parental home of our interviewees is their financial situation – their housing autonomy is closely related to economic autonomy defined by the ability to cover all necessary expenses with a given income. Thus, financial conditions are more important than the



type of contract. However, lack of job or having just informal jobs becomes a real problem for people who would like to leave their parental home.

Lech (M, 28, LE, NCJ) lives with his parents and younger brother in the small town surrounded by rural areas. He has no girlfriend. He is registered as unemployed person and works informally from time to time on different commissions. He has plans of renting a flat together with his friend. However, his income is too low to move out:

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

It is not surprising that if we consider the group of people with informal jobs, the percent of those living with their parents is much higher. Non-contractual jobs are generally characterized by our interviewees as those related with higher levels of uncertainty and insecurity.

As the main problem with leaving parental home is defined by financial obstacles, most frequent coping strategies used by our interviewees are focused on lowering costs of their living. The most common strategy is co-habitation. For example, Anna (F, 21, ME, NCJ) plans to find a big apartment and rent it with a group of friends (4-5 people in total) – this strategy allows to deal with high rental fees. However, the co-habitation seems to work as a temporary strategy.

Natalia (F, 29, HE, TE) did the same during her studies. She used to rent a flat with her boyfriend – it was a student’s flat, the second room was occupied by the other couple of friends. Nowadays she couldn’t live like this – she says:

„ (...) As they say the more the merrier, I wouldn’t get back to this not for all the world. (...)

R: I need my own space and my... some kind of independence. For sure, I wouldn’t like to live like this.” (Natalia, F, 29, HE, TE)

House-sharing might be a coping strategy which helps to deal with high rental fees, but it is rather reserved for people staying in education or the youngest who has just entered labour market and their income is rather small. On the other hand, the youngest interviewees who are still living with their parents, often see in cohabitation their chance to get independent from their parents. Some of them perceive co-habitation as an exciting period of life which should precede starting their own family.

Most of our interviewees who left their parental home, rent a flat alone or with their partner. Interviewees from Łódź were mentioning one more solution which is characteristic for a local housing market – so called “flat for compensation”. It will be explained with the following example. Joanna (F, 27, ME, NCJ), works informally and has a 3 years old child. Joanna’s housing situation is difficult – they are living with two other people: her boyfriend’s grandma and his mother.

„Many people in one small flat. Sometimes we don’t understand each other at all, but we don’t have any other option, because I don’t have any other place to live. We stay with Jarek’s family, we have a child, and we live in 9 square metre room, right? Thank God, that we have this place,



with Jarek's grandma, that we can stay here, otherwise we wouldn't have anywhere to stay."
(Joanna, F, 27, ME, NCJ)

The first priority for Joanna's family is to improve their financial situation. Joanna is looking for a job, Jarek got an offer few days before the interview. Their nearest future depends on Jarek's success in the new job. They have a plan to get their own flat – as they cannot afford to buy their own, there are considering getting so called "flat for a compensation". It is quite popular strategy to rent a flat in a big city for a longer period of time with a guarantee for stable and relatively low rental fees. "Flat for a compensation" is based on the formal agreement between the owner of a flat (or building) and hirer. The agreement states that the hirer has to conduct a renovation of the flat and pay a given amount (usually around 20 000 PLN) to the owner. In exchange the hirer gets the reassurance that his rental fee will stay at the same level and that he will be officially registered as a resident of a given flat for a given period of time. "Flat for a compensation" is considered as a safer option than typical renting agreement – it is a long-term solution while the amount of compensation fee is many times lower than the cost of buying a flat.

The "right time" to move out

Based on gathered qualitative material it is difficult to identify coherent social norms which guide young people on their paths to adulthood. Our interviewees had different opinions about the right moment to leave parental house. For example, Paweł (M, 20, ME, U) 20 years old, tries to formulate a more general norm regarding the right time to leave parents:

„... Personally, I think after the age of 25 it should be over, although I got to know my practical teacher in the secondary school, who was 30 and he still lived with his parents. For me it was... 30 years and still living with his parents, well just....

M: What does it say about such a person?

R: Well, maybe not too good. Even though he was really nice, and he was good at teaching, it's a bit weird, because he has quite a good job, cause as a teacher, probably there is some money, in practical teaching. So, it's a bit weird when you look at such a person.

M: So, 25, it's maximum, right?

R: Yes, but it also depends on money, on salary." (Paweł, M, 20, ME, U)

Most of our interviewees would agree that the first condition to start living on your own is to become financially independent. However, economic autonomy wasn't equal to deny any help from parents, it rather meant the ability to cover most of the expenses from your own pocket. In this context, the source of income was not as important, as its size. Thus, the general social norm might be stated as: "The right moment to leave parental house is when you can afford it". Obviously, it is an opinion which was expressed by people who already finished their education. The rule for youth who are during education is different. As education is generally valued among all generations of Poles, there is a common belief that, if only parents have sufficient financial resources, they should provide for their children until they finish their education.



The situation while young people are studying, and their parents provide for their living in another city is quite common. It was a part of many life stories of our interviewees – mainly those who went to the university. Michalina (F, 26, ME, NCJ) is a university graduate, currently unemployed. Her parents financed her studies and paid for her bills – they had agreement that she won't take any serious job and she will focus on her studies. Natalia (F, 29, HE, TE) feels that it is natural to become independent after finishing the secondary school:

"(...) In my family it's just natural that after passing the final exams, you need to be a grown up and be responsible for yourself. For me it's just very normal." (Natalia, F, 29, HE, TE)

Mateusz (M, 30, ME, U) confirms that there is some social pressure for leaving parental home after finishing studies:

"I think, that everyone should, if a person is in her twenties, and if you study, after the studies you just should move out, and then if he or she has a job, they should move out." (Mateusz, M, 30, ME, U)

The second, general social norm regarding housing autonomy is that getting married and starting own family is the last moment when parental ties should be cut. Most of our interviewees perceive marriage as an important stepping stone into "real" adulthood. Marek (M, 25, LE, U) says:

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

Marzena (F, 30, HE, PE) decided to marry her boyfriend and move out from her parental house pretty early. She makes no bones about the fact that it was possible, because in the beginning her husband got the flat from his parents:

" (...) we've made a decision to get married, because we had a separate flat, because my husband's parents had built their own house (...) We were given this comfort, that we could become independent. I guess, I would say that it was when I moved out from my parents and we've started living our lives." (Marzena, F, 30, HE, PE)

Other young families of our interviewees struggled with buying or even renting their own flat – Zuzia (F, 28, LE, U) lives with her 3 years old daughter in the Shelter for Homeless Women; Joanna (F, 27, ME, NCJ), Jarek and their 3-years old daughter have to share a flat with Jarek's grandma. Marek (M, 25, LE, U) left his parental house when he met his girlfriend – she was living in a bigger city, 16km from his village.

"We met each other, and we moved in to her parents' place, and then we decided to move out and to rent something just for ourselves." (Marek, M, 25, LE, U)

The period when they lived together with his wife parents was rather difficult:

"R: The same. Always some fights. Or some arguments or something..." (Marek, M, 25, LE, U)



Currently they are renting a flat in the town where his wife used to live. For one year they didn't have to pay for the rent, because Marek (M, 25, LE, U) did the renovation of the flat. Mateusz (M, 30, ME, U) is unemployed and works informally, has a pregnant wife, and is expecting his first child in a few months. He is currently living with his wife in a rented flat.

People who decide to continue their education on the university usually leave their parental home for the time of their studies. They rent a flat (often shared with other students). Majority of them try not to move back to their parental home – they continue to rent a flat and work in the city where they studied or search for the job in other places. Marian (M, 27, HE, TE) left his parental home when he started his studies (2008) and two years later he was able to provide for himself thanks to the fact that he was working in the call centre – he has already changed his job for several times, but he continues renting a flat.

Some come back home – help their parents or try to find a job in their hometown. In such cases they might be still living with their parents as it is more convenient and cheaper for them. Michalina (F, 26, ME, NCJ) and Adrianna (F, 22, HE, TE) finished their studies and returned home – they are both living in the countryside with their parents.

Damian (M, 23, ME, U) finished upper secondary school, but wasn't successful in attending university. He enrolled at technical high school for adults and is registered as unemployed hoping for paid internship in a public institution. When he was 18 years old, due to the conflict with his parents, he moved from parental home to his grandparents' place. However, he would like to have his own flat, together with his girlfriend. He can't afford it, though, due to low and irregular income.

Some of them added that having children provides even more important test for becoming an adult – we elaborate on this issue in the chapter about psychological autonomy. Most of our interviewees are attached to a general idea, that it is good to live on your own. They would appreciate having their own flat/house, but at the same time they cannot afford it. Some of them, like (Natalia, F, 29, HE, TE; Marcel, M, 28, ME, TE; Ewa, F, 30, HE, TE) feel afraid of taking a bank loan for buying a flat.

Decision mechanisms behind leaving parental home

Moving out from parental home is considered as an important step on the path toward becoming an adult. We analysed decisions which were made and plans to leave parental home which were described by interviewees who are living with their parents. Usually there is some process of negotiations between a child leaving parental house and his/her parents. Although we might perceive the final decision as individual, the process of decision making is rather collective: other members of family are also involved.



It is possible to identify some common elements behind the decisions or decisions which are going to be made: balance of costs and resources, stimulus triggering decision process and context.

First, young people need resources which will allow to bare costs of living alone. The main resource needed to leave parental home is sufficient income. To give an example, Damian (M, 23, ME, U) due to family conflicts, after he came of age, he moved in with his grandparents. He is still living with them. He says their coexistence is smooth and peaceful, apart from the obvious conflicts caused by the generation gap. However, he would really like to move out and live with his girlfriend. The only obstacle is money.

„Now being independent has become my priority. Now I'm trying to do everything not to be dependent anymore. Cause I just feel, that in this age, you already have some experience, and living with your family, in quite a small flat, it's just tiring and irritating. It's been 5 years that I'm with my girlfriend, and after such a time it would be cool to live together, the only problem is just a lack of funds” (Damian, M, 23, ME, U)

Our interviewees had different sources of income – it could be based on salary, financial support from parents, social transfers, scholarships etc. Regarding the decision about leaving parental home, the source of income is not as important as its level and regularity.

Generally, our interviewees would prefer regular contracts, but having a temporary contract is not considered as a barrier for moving out from parental home. The main cost of living apart from parents is rent for the owner and related fees. In the case of people who bought a flat with a bank loan the composition of costs is different: instalment fee and related fees.

The situation of youth who have access to flat or house which belong to their family's members is much better than for those who must rent a flat on the market. Thus, family's material and financial resources are crucial factor which might lower the costs of leaving parental home. Anna, 27 years old, is unemployed, but lives alone:

Now I live on my own. I have my own flat, because there was this case of a property division after my parents' divorce, so some money was granted to my mum. So, there was this case, how to share it. Whether we should stay in our two-room flat - cause my brother had already moved out, he took a loan and got married. And me, I have decided that it was a high time in my life to live by myself, and we managed it. My mum bought two studio flats, one for her and one for me. (Anna, F, 27, HE, U)

Second, there is a stimulus which starts the process of decision making, simply – the direct reason to start thinking about leaving parental home - starting education/work in other city, dynamics of relationship with a partner, dynamics of relations with parents (for. example conflict with parents, their expectations). Social norms regarding leaving parental home might serve as an important context for the individuals' interpretation of such situation. Young person from the family where exists a strong belief that the right time to leave parental home is just after finishing school, will experience the stimulus after graduation. We have encountered different examples of such events. Some were



pretty dramatic. When Gabryisia (23 years old) was 17 years old, she was thrown out of her home by her mother.

„I was 17 when I was expelled from school, cause I was... One year earlier, I mean I jumped over one year, cause they said I'm talented enough to start the school earlier and so on. And three, three and a half weeks before the finals they've just expelled me - for my absences, and I just had them mainly because of my mum who kicked me out of home a half year earlier. So, from that time I have been working, so I didn't have a chance to go to school and in the meantime. Plus, I had serious problems with jobs, cause, first, i didn't have any experience, plus I was underage. In general, I think it just was like a turning point of my life. So, what? Well, after being expelled me from the school, it has taken me a long time to get the finals, so I 've taken the exams only a year ago. (Gabryisia, F, 23, ME, NCJ)

Dawid (19 years old) moved into an orphanage at the age of 15 due to bad family conditions:

„Well, earlier it sucked, at home it wasn't too good, and this is how I got to the orphanage “(Dawid, M, 19, LE, U)

Some histories were more positive – Marek (25 years old) left his parental house when he met his girlfriend – she was living in a bigger city, 16km from his village. They met over the Internet, through the dating portal. He was 18 years old that time. He said it was too far to live separately, thus:

„We met each other, and we moved in to her parents' place, and then we decided to move out and to rent something just for ourselves.” (Marek, M, 25, LE, U)

If there is no stimulus, young people might just wait until something happens – it is Adrianna's case:

„With my parents and my sister (...) There are four of us (...) Earlier there were also grandparents but they both passed away some time ago. I've always lived like that. Besides this rented room during the full-time studies. It was something around 6 months. So, I didn't withstand it being alone in the city (laughing) (...) Now, I'm not really planning anything (...) Maybe some partner, husband or something like that, then I would move out, but without it... I will wait a bit. I will see how it's gonna work with a job, maybe then.... I don't know really. It's hard to say something, cause for now I don't have any stable job, I don't know. Even if I find something... I don't know... (Adrianna, F, 22, HE, TE)

Having sufficient resources to leave parental house might be a stimulus itself. It is important to stress that the trigger works only when a young person feels ready to leave his/her parental home. Lena, 22 years old, gave a clear signal that she is not ready yet for moving out of her parental house – it's not only about her financial or labour market situation. It is because she just doesn't feel to be ready for that:

„M: And what would it depend on? This removal? R: I don't know. I think I will grow up to be ready to all of this. Because, let's say, that I would have money, I could move out, but (...) I don't feel it, somehow. I don't know how to say it. (...) I just don't feel it. Well, I don't know. Maybe I'm just like that. Some people move out early.” (Lena, F, 22, LE, TE)

Paweł presented similar reasoning:

“I don't have enough money to pay for a rent. I don't have a driving licence yet, so I'm still dependent on my parents, that e.g. they have to give me or somebody else a lift. And exactly, I still don't make decisions all by myself.” (Paweł, M, 20, ME, U)



Third – the context, the decision about leaving parental home is rarely made alone. For example, there are considerable differences in housing prices and corresponding rental fees in Poland – big cities with developed labour markets and strong academic centres are much more expensive than smaller cities.

2. Economic autonomy

Although housing autonomy, psychological autonomy and economic autonomy are closely related, the last one – economic autonomy - is a key to understand the meaning of adulthood for our interviewees. Our interviewees usually referred to everyday, definitely short-term, expenses – paying for the phone, going out with their friends, having a coffee or dinner in the city or paying for car's fuel. Lech (M, 28, LE, NCJ) is unemployed and lives with his parents (they pay for bills, food etc.), from time to time he makes some extra money what gives him a sense of being independent:

„ (...) Would you like to move out?

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

Mariusz (M, 21, ME, NCJ) makes on average PLN 500-800 a month. He doesn't contribute regularly to the housing and grocery costs, as they are covered by his mother and sister, but occasionally he gives some money to his mother.

„I'm sharing some money with my mum, for the petrol, or for some party, once in a while or something. Well, I keep them somehow, I spend on food, and on other things.” Mariusz (M, 21, ME, NCJ)

Adrianna (F, 22, HE, TE) currently makes ca. PLN 1200-1400 a month. Out of that, PLN 850 is internship remuneration, and the rest - a few hundred zlotys, varying from month to month - is the extra money she makes cleaning and singing. She spends the money on her needs, including fuel for her car, cosmetics, clothes, and occasionally lunch at work. The accommodation and grocery costs are covered by her parents. The interviewee has no savings, and only rarely manages to put some money aside for the next month.

Mariusz (M, 21, ME, NCJ), Adrianna (F, 22, HE, TE) or Lech (M, 28, LE, NCJ) represent showcases of people being partially economically 'independent'. Similarly, Anna (F, 21, ME, NCJ) lives with her parents, but covers costs of her preparation for the Academy of Arts; Marek (M, 23, ME, TE) shares some costs of living with his father. Another example: Bronek (M, 20, ME, U) earns on his internship 850 PLN per month and contributed to the bills, paid by his grandma, around 300zł. He spends rest of his money on food, boxing classes, cigarettes and parties. He says that needs to earn at least 2000PLN to move out from his grandma's flat. The overall sense of their economic autonomy relies on the ability of not asking their parents for money for every single need.



Financial situation of our interviewees is a crucial factor affecting their decisions to leave parental home. At the same time, if we analyse their relations with parents, we can see that their psychological autonomy and sense of being independent from parents are built along the dimension of economic autonomy. Anna distinguishes between being adult and being mature – the former term means being responsible for own actions. In this sense, she defines herself as mature, but not yet adult as she is still dependent financially on her parents:

“... adulthood is when you have to provide for yourself...parents might be supporting you if they can, but you can count on yourself, you can stand without them, have money to survive, work on yourself. This is adulthood, in my opinion. It doesn't mean just finishing your education and being an adult. (...) Let's say that adulthood=being independent, but it would be the best to be mature at the same time...” (Anna, F, 21, ME, NCJ)

Being financially independent (or at least partially) was often seen as path toward becoming fully independent from parents. Joanna, 27 years old, was struggling to live on her own, combining her studies with job. Her parents were insisting that she should focus on her studies while she was trying to gain some economic independence:

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

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

R: Actually yes, to have my own money.” (Joanna, F, 27, ME, NCJ)

We might say that youth “buy” their independence from their parents – having own source of income is a first strong sign of becoming an adult for parents. Thus, getting a job and gaining some sort of economic autonomy is a strategy which allows achieving psychological autonomy.

Anna's story illustrates tensions between economic and psychological autonomy. Anna's parents wanted her to enrol at the university just after she finished her upper secondary school. She decided to take a gap year to prepare herself for studies which her parents do not accept. Anna's parents deny paying for her bills, she has started her work and gained some financial independence, but she is still being treated as child:

“My parents said: if you are not studying, you have to pay for yourself (...) For everything. The only thing I am not paying for, is the flat, but they are angry when I'm coming back late (...) My parents want me to be an adult, to live my own life, but they don't have enough courage to make me independent” (Anna, F, 21, ME, NCJ)

Economic autonomy is often seen as a minimal condition to become independent from parents, but also to gain housing autonomy and start thinking about own family. People having insecure source of income or insufficient, in their opinion, income level, didn't feel economically autonomous. Marian, 27 years old with relatively well paid temporary job, left his parental home when he started his studies (2008) and two years later he was able to provide for himself thanks to the fact that he was working in the call centre. He admits that his earnings are no more as good as they used to be few years ago, thus he still relays on financial support from his parents (and clearly, he needs that). He



doesn't consider himself as being financially independent, thus he doesn't feel as an adult person:

„ (...) I think that an adult person is just someone who can provide himself decent quality of life. At this moment, I'm not 100% ready to start some relationship, and to have, well I don't know, children. First, I have to arrange this life for myself, then for others.” (Marian, M, 27, HE, TE)

On the other hand, Marek (M, 23, ME, TE) – 23 years old – finished his upper secondary school and has a temporary job at the call centre. Currently, as his parents divorced, he lives with his dad and pays him regularly a small amount for the bills. He considers this as a fair deal as he started earning some money; his father respects his autonomy.

Economic autonomy, might not only be analysed from the perspective of becoming adult. Surely, gaining financial independence is important when it comes to decide about leaving parental house and become fully responsible for own's actions.

However, lack of economic autonomy was also characteristic for people who considered themselves as adult and who left their parental home long time ago. Low level of income, insecure job, lack of family support might lead to increased risk of poverty. The latter constrains economic autonomy:

„ I would like to earn money, to have some stability, at least for those most important things, I'm not even talking about some luxuries, I'm not talking about some holidays, some trips, just for instance, let me put it in these words, that if I need trousers, I just buy trousers (...) and I don't have to worry that I bought these trousers, and if I'm gonna have enough money till the end of the month. Cause, you know, in our situation, when we earn so little, and we don't have much money left, first I just look at my daughter and her needs and then we look at ourselves. If there's enough (...) So, as I'm saying, it's hard, really hard. I really wish... I'm not talking about luxuries but just to make it work. (Łukasz, M, 29, HE, TE)

3. Psychological autonomy

The psychological autonomy is mainly framed within the relations with parents. Marzena, 30 years old, has already started her own family, but she considers the process of loosening parental ties as very important on her way to become and adult:

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

Youth who were describing the psychological dimension of adulthood were mainly speaking about getting independent from parents and becoming self-reliant in their own decisions.

Defining adulthood

It was striking how convergent are definitions of becoming adult given by our interviewees. They recognized two basic components of adulthood: economic autonomy and psychological autonomy. While taking psychological autonomy into



consideration, becoming adult means becoming responsible (not only for yourself, but also for the other people) and emotionally stable.

The economic autonomy was defined as becoming financially independent. These two dimensions were used to define adulthood.

Gabrysia, 23 years old, distinguished being independent - the ability to provide for herself, which she achieved a long time ago - from being adult, which she understands as suffering the consequences of her own actions, which she has been trying to do for the past two years. She has also created an additional category of full/higher adulthood, i.e. the ability to predict the consequences of her own actions and to undertake appropriate pre-emptive measures - which she says she hasn't achieved yet. For some time now, she also hasn't been fully independent, as she has been looking after her ailing grandparents, whom she visits and helps run the household.

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

Economic autonomy was usually mentioned in the first place when we asked them about the meaning of adulthood. In that sense, being adult means to be economically independent, being able to provide for yourself. However, conversation about financial independence usually lead to second, psychological dimension of becoming adult:

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

Becoming responsible for own actions was sometimes referred as maturity. Michalina, 26 years old, summarized dual nature of adulthood in the following manner:

„ Being an adult, I guess it's more about this financial aspect, and being mature, it's more spiritual. I would separate this, because, talking about being mature, it's much broader (...) being responsible for yourself, for your actions, for someone else, like in a family, etc. And being an adult, it's just about being able to afford oneself, once you have some job.” (Michalina, F, 26, ME, NCJ)

Some of our younger interviewees frankly admitted that they do not feel being ready to leave their parental home. They were aware that they still need their parental support and they do not feel mature. For example, Bronek, 20 years old, just finished upper secondary school, registered as unemployed and participates in the paid internship organized by the District Labour Office. He lives with his mother and doesn't consider himself as being adult in 100% - he says that he is still dependent on his parents and he doesn't feel to be “ready”:

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

He states that adults should be “emotionally stable” – this kind of reasoning appears in several other interviews. Bronek sets his goals for self-development in the context of becoming an adult. He is interested in two areas of his life: self-motivation and



relations with other people. He would like to be more stable in his emotions and opinions. He would also like to have more determination in achieving goals which he sets.

4. Conclusions

The relation between different dimensions of autonomy and youth position on the labour market is strongly moderated by their economic situation. Usually it is not the type of contract what affects their sense of independence or housing situation. Subjective or institutionalised job insecurity might be important, but the economic background is crucial. Low income level has negative impact on self-assessment, triggers feelings of uncertainty and constrains possibilities of leaving parental house.

While economic and psychological autonomy might be basic dimensions of youth's definitions of adulthood, housing autonomy wasn't perceived as a defining element of becoming an adult. Our interviewees perceived housing autonomy as a direct consequence of financial situation – it is just a higher level of economic independence.

Institutionalised job insecurity, regardless of youth's perception of temporary contracts, restricts young people's access to financial services and housing market. Formally insecure jobs do not entitle to take a mortgage, buy on instalments plans or take bank loans. Thus, people with informal jobs or temporary contracts are excluded from certain segments of financial services market. It is particularly dangerous as they might be put in the risk of dealing with parabanks or other financial institutions which are offering loans with high interest rates. Most of our interviewees were aware of risks related to such financial products, but some have used as they didn't have other possibilities of getting bigger amounts of cash.

PART C. Well-being and health

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

Meaning(s) of well-being and health

In the beginning of this chapter it is important to mention that many of our interviewees did not talk openly about their health and well-being. Some of them stated directly that they would prefer not to talk about these issues, some answered shortly and vaguely. Therefore, the following analysis is mostly based on indirect references to well-being and health.

Most of the interviewees did not have any major health problems, therefore they did not mention health as an important aspect of their lives or a component of their well-being. Good example of such attitude is Marcel (M, 28, ME, TE), who, when asked about his health answered that, as long as it doesn't bother him, he doesn't think about health. However, those who experienced health problems, pay more attention to health and



admit that it's an important aspect of their happiness and well-being. This is the case of Natalia, who suffered serious health problems (of physical and psychological nature):

It's very important to stay healthy, we usually don't appreciate it, the fact that I can wake up, go to work, it's really crucial in our lives and we take it for granted. It happens that sometimes, you just wake up in the morning, and swallow a bunch of pills. It really ain't good. I think that health. I know I might sound like a 100-year-old grandma, who says that health is most important, but till everything was fine, I didn't know what it really means (Natalia, F, 29, HE, TE)

The influence that health has on different areas of life is especially significant for part of Polish sample, consisting of disabled participants. They were chosen due to the discrimination of disabled workers on Polish labour market. This group consists of representatives of both physical and mental disability. We talked with Hania (F, 28, ME, U) who is severely handicapped since she was born. She stays on a wheelchair and needs special medical care or Anna (F, 27, HE, U) who told us about her difficulties to manage stress and suffering from depressive states. We talked with Mateusz (M, 30, HE, U) who, due to his harsh family situation wasn't prepared for an unassisted and independent life, with Piotr (M, 23, ME, U) who lost his hearing (the interview was translated by a sign language interpreter) and a few others. All the participants in this group were diagnosed with some kind of disability.

Besides serious mental health problems that had been diagnosed by doctors, a few of the interviewees mentioned suffering from excessive anxiety. The feeling of anxiety can be triggered by different reasons or situations. For Marcin (M, 25, ME, TE) it was caused by uncertainty of choosing the right professional path. Because he has problems with finding a stable job, he keeps analysing if the choices he made were right and if there was anything he could have done differently to change his present situation.

Straight before sleeping, I'm lying in my bed and thinking „fuck, maybe I've chosen a bad path” or „maybe I was stupid, young and it would be better for me to study more”. Back then I was laughing but now... (...) I can do more, but sometimes I simply don't want to, I know I could change work, go to school, I think I would get along in some other work. Sometimes I just don't want to (...) I'm already used to it, and I keep thinking” I will give it some time, maybe something will change” but then nothing changes unfortunately. (Marcin, M, 25, ME, TE)

For Zuzia (F, 28, LE, U), the most difficult moment, that made her feel anxious was moving from her home town. She describes herself as a person who doesn't like changes and states that the moment when she was forced to leave her old flat, was *one of the worst moments in her life*. The order that she knew was destroyed, she had to leave her comfort zone and built everything from scratch.

And then I had this, well, let's say a breakdown, my life got (blurred), that I had to move out from these blocks of flats where I've lived for seven years. I was brought up there, I had my friends there, and I just had a good time. I think it was the best time of my life. And then this removal, change of place. I really don't like changes, because I feel such a chaos in such moments. (Zuzia, F, 28, LE, U)



Very often, in the context of happy and satisfying life, respondents mentioned stability. Their understanding of stability is broad. It refers to job, relationship, money:

I think that each and every one of us aims for some kind of stability in a broad sense. This is what I'm looking for in my life. Stability. (Natalia, F, 29, HE, TE)

It seems significant that while talking about their plans or dreams for future, the common point of the most interviewees is stabilization. In case of Gabrysia it means having family and living in a small house in Iceland.

I would like to have a little house in Iceland. But it's more like a dream, than seeing myself there. I start thinking about it more realistically, I have this impression that I will end up somewhere abroad or (the name of the city, where the interviewee lives) and I don't think my life style and the way I live will change too much. I mean, I think it's gonna be a long time before I will reach some kind of a stabilization (Gabrysia, F, 23, ME, NCJ)

For Kamil, on the other hand, stabilization means stable salary, which allows to plan, go to holidays without worrying about money:

I dream about more stable situation, the situation in which I'll be able to predict something, to put money aside, plan my spending, and that I will receive stable salary. I want to be able to plan and predict. And my dream is to be able to plan some holidays without looking at the account. This feeling that we can afford it. (Kamil, M, 27, HE, PE)

Just like for Kamil, for Marian (M, 27, HE, TE) financial stability is also a crucial aspect of well-being. Currently Marian is really worried about his financial situation, which is a main source of his low life satisfaction. On one hand, it is a matter of relative deprivation, because he used to earn much more, and he is frustrated with his current level of income. But the other reason is that his current salary doesn't compromise with the actual level of his expenses – bank loan and overdrafts on his bank account are quite objective threats for his financial situation.

Many of the interviewees talked about well-being in the context of happiness and aspects of life which make them feel fulfilled and happy. And thus, for Marcel (M, 28, ME, TE) it's work. His well-being is enhanced by the fact that he likes his job and the people he works with. Zuzia's biggest source of happiness and fulfilment is motherhood. She admits that *being* a mother changed a lot in her life – she considers herself as more responsible and joyful person. On the other she is afraid that she won't be able to protect her child and give her better start of life than this she had:

Well, you know, having a child is associated with joy, and most of all with love, but it's also the responsibility for this new human being. I mean, for it not to have such a life like I've had. But I also can't think about it all the time, because she will feel it, cause anyway she sees, that I'm all the time by her side (Zuzia, F, 28, LE, U)

However, most of the interviewees described the concept of well-being and happiness by connecting different aspects of life: work, self-development, health, family and friends:



Well, I'd like to have a good job, earn good money, develop myself academically, maybe choose some faculty that would be more specialized. Having a happy family, for my mum to get better, to be in a good relationship with my brother, and well, I wouldn't have these health issues, and I would just feel fantastic and full of energy (Anna, F, 27, HE, U).

For sure I would like to still be a person who always smiles (...) To be more self-confident. And finally, to get some stable job, because I complain from time to time that I've got nothing to do (Paweł, M, 20, ME, U)

As one of the interviewee states, everything she needs to feel fulfilled and happy is “a normal life”. For Zuzia, a young single mother, normal life consists of: stable job and living conditions, understanding environment and a loving partner:

I would like to find a really stable job, not to change it anymore, to have an employer who would understand my situation. And this flat, just to have conditions good enough to have a normal life, right? And for my child to be healthy (...). I know it for sure. Maybe, at some point, there will be someone who will be good enough to take care of us, right? And just for it to be normal, someone who would understand and someone who would show us that you can live a better life. Nothing crazy, just basic things, this feeling, closeness, that there are four walls but there is also our love, right? If there is love... and the child feels safe, it just covers everything else. (Zuzia, F, 28, LE, U)

One of few participants who admitted that her life brings her joy and fulfilment is Magda (F, 28, HE, NCJ). Things that make her happy, are basically the same, that mentioned by other respondents, who constructed their future vision of happiness and well-being. Magda is happy with her life – she stays in a good relationship and can count on her parents. Her housing situation is secured – she has a flat and she can cover her costs of living. She enjoys her job, feels confident about her skills. She has no health problems. At the same time, she admits that she puts relations with other people and her well-being in the first place.

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

Being unemployed or not having a stable job situation is a significant psychological burden for many interviewees. When asked about their worries, uncertainty of their professional future was the most common answer. Some of the unemployed participants are afraid that they will never find a job, therefore their retirement will not be enough to survive. This is the case of Mariusz (M, 21, ME, NCJ) or Ania (F, 27, HE, U):

I'm really worried, that I will not be able to work till the retirement, or that I won't get a pension at all, cause all this retirement system will collapse, I would like to save some money for the future, for sure (Anna, F, 27, HE, U)

For those who found a job, source of uncertainty and concern is its temporariness. Even interviewees who admit that in general they are optimistic about life, feel stressed and nervous while thinking of their future:



I look optimistically, but I'm afraid. I'm afraid what will be next. Always the same question, what next, whether I'll manage to get a stable job in the end, whether I'll be able to have this psychological comfort (Marian, M, 29, HE, TE)

What am I worried about? Well...that the internship will finish soon and that will be it (laughing) What else could worry me? Nothing more I guess... only that there will be no job (Adrianna, F, 22, HE, TE)

Job stability is for most of the participants something unreal that they can only dream of. At the same time, they associate it with psychological comfort and source of calmness and steadiness. This is the case of Damian, who has never been permanently employed:

I've never had a full-time job. I wasn't even close to that, and I regret that, cause without it you don't have any psychic comfort, cause all you've got is this interim agreement, and it finishes after a month, you never know whether they will prolong it, or they won't. Maybe something else will happen. No holidays, no benefits (Damian, M, 23, ME, U).

Another effect that unemployment and job instability have on interviewees' well-being relates to finances. Irregular and low salary is an important factor in deteriorating psychological comfort of the interviewees. Damian (M, 23, ME, U) worries that low income will affect his everyday life by not allowing him to meet basic needs:

I'm worried that I won't have enough money, that I won't be able to afford to get dressed properly, that I will wear the same clothes the whole year, because even if I get an internship it won't be too well paid (Damian, M, 23, ME, U).

Similarly, Marian, who states directly that his current job situation is stressful and emotionally uncomfortable. He is especially worried by the potential lack of funds for supporting his family. He would be willing to work even for the national minimum wage to have a feeling of financial stability:

For me it's always a family - on the first place, so I would like to have a stable job, I would like to have some kind of security, especially the psychic one. Not that I have one internship, then it finishes so maybe I'll find another one, or some job on the mandatory contract (...) just any job, maybe not physical one, but more like an office job, that would give me some stability, even for the minimum wage, but stable, in which I can be calm that I'll get the salary every month, that I could take a loan, or buy something on an instalment plan. Just to have this psychic comfort. (Marian, M, 29, HE, TE)

2. Risk factors

Micro level: Personal characteristics, Social situation and Disability

A common micro risk factor mentioned by the interviewees is their **personal characteristics**. Most young people mentioned low self-esteem that influenced their well-being, but also their educational and professional paths. In Zuzia's case low self-assessment was an important barrier in her contacts with employer – she considered her social status as low and didn't feel to be entitled to ask for what she deserved:

Well I had a large distance, cause when I was supposed to go to get the salary, I just went as the last one..... I really didn't like it, because... it's just a person who is higher in the hierarchy,



they just live different life, and a normal person, average... I was just stammering there out of stress? I just wanted to take the salary and run away, and this is how it usually looked like. I didn't start any conversations, unless they had some comments about my production, that it's too small. (...) He knew that I wasn't aware of many things regarding the wages, that I didn't know that an employee can actually have some demands as well, and e.g. require the payment for overtime, right? He knew that I have no idea about it. For me it was just important to have a job, and to like it. (Zuzia, F, 28, LE, U)

What seemed significant in couple interviews, is that problems with low self-esteem present in school, very often increases when it comes to professional life. This is the case of Lena (F, 22, LE, TE), who had educational problems, caused by her extensive insecurity. However, nobody helped her or diagnosed her problems. Instead she was criticized, in result her problems with low self-esteem deepened and influenced also her professional life.

That I'm not good enough, for example. I've heard it too many times and it just ... (...) It's started in the primary school, that for example somebody laughed at me, or they always laughed only at me because for example, it's about, e.g. I did something in a wrong way, and someone told me that I did it wrong and e.g. if I did something correctly, it didn't matter. I still sometimes feel like this (Lena, F, 22, LE, TE).

Another characteristic that influenced interviewees' well-being is excessive sensitivity and susceptibility to stress. It affects their well-being at work, but also relations with their co-workers and employers, this is Lena's case (F, 22, LE, TE). In her narrative it can be noticed how excessive sensitivity influences not only her well-being, but also school performance, followed by problems with finding a job. She describes somatic symptoms which made it hard for her to leave her house:

It happened every month, that my stomach just got squeezed when I was about to go somewhere, I just had an impression, that I will fall down or something, or it got hot (...). It happened already, that for two weeks I went out only in the backyard, not further. It really happened to me, that I thought, that, just, it's never gonna be ok. (Lena, F, 22, LE, TE)

She visited a GP doctor, but it seems that the results of her consultations were inconclusive – her overall health condition wasn't good, but medical examinations didn't indicate any specific. Even though her symptoms were serious, she never consulted psychologist or psychiatrist.

The most amazing aspect of this story is that clearly Lena, with a strong support of her friend, dealt with her problems alone. She changed her diet, stopped drinking coffee and taking painkillers (she used to take a lot of them), she started doing fitness (and she says about this many time – it seems to be important for her) and tries to keep her fears out of her head:

„ (...) As well, and now I've started exercising and, in general, just, I say to myself "I will manage it", I'm not weak (...) I just have to cope with it. I know that if it's not me who will come, nobody else will (...) no desserts, or nothing. So, without me it just would be closed.” (Lena, F, 22, LE, TE)

Her efforts are bringing some results:



„... I try not to get nervous. I keep saying „I will just cope with this”. (...) I'm calmer, because back then, I was scared in each and every job, that somebody will shout at me, the last one, for example, it paralyzed me so much that I couldn't do anything.” (Lena, F, 22, LE, TE)

She likes her job and says that she smiles when somebody comes to buy sweets and wants to talk with her.

It also important to mention, that sources of stress vary. In a few interviews it seems like the idea of being an adult is a big burden and a cause of constant pressure.

I'm worried only about day to day life, about the fact that everything is on my shoulders and nobody won't give me anything anymore. Something like this, it's just like a stress about some kind of independence. (Damian, M, 23, ME, U)

Similarly, Magda (F, 28, HE, NCJ), who on one hand states that it is wonderful to have all of this possibilities that adulthood brings, on the other hand says that it is scaring. Especially when it comes to making career choices that require bravery and risk taking.

Another risk factor that we decided to qualify as a micro one, is **social situation** of a participant. For a couple of girls in was an early pregnancy which prevented them from continuing their education which resulted in lowering their self-esteem and well-being (Zuzia, F, 28, LE, U; (Jowita, F, 28, ME, U).

Monika's well-being on the other hand is influenced by the fact that so far, she hasn't met a right partner. Being single not only makes it harder for her to cope financially, but also affects her self-confidence and mood. When asked about the comparison of her life and the life of her parents when they were young, she says:

Well, let's be honest, it's just easier to live with someone, I mean maybe it also wasn't super easy for them, I mean financially, but I think it was a little bit easier. (Monika, F, 29, HE, PE)

In some cases, one area – health - was a risk factor to another – well-being. This dependence was visible especially in the group of our **disabled participants**. They underlined that their health problems affect every part of their lives: family situation, school attending, job prospects, circle of friends and many others. Hania for example spends a lot of time in hospitals, because she has to take different medical procedures and surgeries. This clearly affected her well-being:

R: I had dialysis. It was 3 times a week, for 4 hours, and it's quiet, well, exhausting, and I also had individual... I went to school, normally, but I had an individual tutoring. With the whole class I had only, I don't know e.g. advisory classes.

M: And was there some kind of program of teaching at home, individual one?

R: No, theoretically, after the transplant, I had to stay home for 3 months, and in this period the teachers were supposed to come to my place, but I still went to all the hospitals back then, so it never worked out (Hania, F, 28, ME, U).

Participants admit that their health situation also significantly reduces the scope of work that they can perform. For Piotr (M, 23, ME, U) the loss of hearing and the resultant disability hindered the prospects of his dream career in the uniformed services. For



Małgosia job that she could accept must fulfil many specific conditions. It must be quiet, preferably in an office, not manual, not stressful:

I had various jobs offers, which I couldn't accept because of some personal reasons. For many reasons e.g., health issues or psychic problems I just can't take up any job. I could, actually, I have to find a job that suits me, and is less stressful. Not physical one, as well (...). I thought about some office work (...) organizing some papers (...) Something calmer (Małgosia, F, 21, ME, U)

Their special needs when it comes to working conditions in combination with lack of self-esteem and anxiety makes it much harder to find a stable permanent job:

I'm afraid I'll fail at something, I won't manage it there. A fear, some kind of an anxiety about trying, I mean about the employment (Małgosia, F, 21, ME, U)

Several participants admitted that they encountered discrimination at the work place and that their disability was or might have been the reason of being fired. It is especially difficult to find employment for people with a diagnosed mental disability since mental issues are still seen as a taboo topic by many of the employers. That is how her experience describes Anna, who was diagnosed with depression:

I've encountered some discrimination situations, cause of my disability, at this moment when I showed my disability certificate, because they were looking for a disable person in one company, so on this certificate, there is this symbol describing your disability, in my case-psychiatric problems, at that very second the interview was over (Anna, F, 27, HE, U).

Meso level: Family or friends related issues

Undoubtedly, among our interviewees, the most common risk factors to well-being and health on a meso level is **family**.

Several participants received little help from their parents and other relatives. When looking for financial and emotional support they felt left alone and overwhelmed. The extent to which family support was limited and reasons of such conjuncture varies among interviewees. Joanna's (F, 27, ME, NCJ). parents limited their support after she failed with her studies. She feels disappointed and saddened by this fact. The shortage of the informal social support from her family might be seen as one of the sources of Jowita's low self-esteem and difficult life situation. Her father abandoned their family and didn't provide any support for the family. Her grandparents died early. Her brother set his own family and couldn't (or didn't want to) provide help for his sister. Her partner didn't recognize their child (F, 28, ME, U). Similarly, Zuzia (F, 28, LE, U), who did not receive much support from her parents – her mother literally threw her away from their home. She has no contact with her father. She doesn't talk about her sister – probably their contacts are very limited.

For some interviewees family does not only withdrew their financial and psychological support, but as well actively works against their relative's well-being. This is the case of Mateusz, whose parents decrease his self-esteem by constantly assuring him that he is not able to achieve anything in his life:



Well, it's always like that, when I see mummy or daddy they say I can't have a normal job or achieve anything, although when I talk to my grandma I pan them and say that I don't like them, I don't love them, and I don't want to know them etc. But apparently, I'm more like them. Similar characters, behaviours. So, unfortunately probably I will fall down to their level (Mateusz, M, 30, HE, U).

Another family-related issue that influences some of interviewees' well-being is sickness or death of someone from their close ones. For Anna and Jowita their mothers' illness followed by their deaths caused the emergence of the depressive states:

Well I look at it completely this way, this situation, for sure, has totally changed my life... my mum's illness... and for 100% I'm a totally different person comparing to the one I had been before it. Well I still hope that it will pass, these afflictions. But so far, it has already taken a year and a half, and I can't see any improvement (Anna, F, 27, HE, U).

Several participants mention conflictive situations either with parents, parent's in-law, siblings or with their spouse. Such circumstances were described more often by low-educated respondents. When it comes to parents and siblings, conflicts are usually triggered by sharing the same place of living. At the same time, it is deepened by having difficulties in finding a stable job:

We met each other, and we moved in to her parents' place, and then we decided to move out and to rent something just for ourselves, because we couldn't stand it anymore (...). Always the same. Always some fights. Or some arguments or something... (Marek, M, 25, LE, U).

There were always some fights, or something. For example, my siblings always had something against me, they were picking on something. And now, since I work, it's very rare (Lena, F, 22, LE, TE).

Conflicts with partners were mentioned occasionally. This may be due to fact that in Polish culture family conflicts are still seen as an intimate topic that should not be shared with strangers. Only one interviewee remarked arguments with her partner as a cause of deteriorating well-being. It is quite an extreme example, since the breakup resulted in interviewee losing her accommodation and running into debts.

(The name of the Respondent's partner) He just couldn't manage it by himself.... We had ups and downs in our relationship, right? Sometimes we argued, sometimes we broke up, he moved out, so I wasn't able to pay for a room without a job. My debts were increasing. He paid from time to time, and later he said that he won't pay anymore. And this is how we moved out. And I stayed with the debt. (Zuzia, F, 28, LE, U)

Interestingly, the influence of friends-related issues on interviewees' well-being and health was rarely mentioned throughout the conversations. **Friends** were rather described in a context of informal support in looking for work. Only few respondents mentioned that lack of friends makes them feel depressed and lonely. Lech struggles with loneliness, because most of his friends left the town while looking for job opportunities:

Everybody has moved out, not many people come here. Now, I'm friends with the older guys (...) nobody to talk to. Nobody. They've gone away (Lech, M, 28, LE, NCJ).



Macro level: Unemployment, precarious employment and political situation

You can suspect that unemployment is a risk factor to well-being of many young people. However, our interviewees focused on the work's impact on their health and well-being, leaving the area of unemployment influence in the realm of conjecture. Few of the respondents stated that not having a job affects their psychological well-being. One of them is Damian (M, 23, ME, U), who feels permanently "suspended". He can't plan anything, because he doesn't know whether or not he will have a job, and how much he will earn in the given month. He would like to stabilize his life situation a bit, which in turn would positively affect his quality of life.

The aspect of unemployment that was mentioned almost by every unemployed interviewee is health insurance. Many of them are officially registered in the district labour office only to have it covered:

Plus, I've registered (as an unemployed), cause of the insurance, the health one, you never know, and the one from my job already expired (Damian, M, 23, ME, U)

Participants could say much more about **risk factors connected to their precarious employment**. Lack of good quality jobs results in the need to endure harsh working conditions, which otherwise would result in quitting. Unhealthy and dangerous working environment and physically exhausting work relates mostly to the group of low educated men, while mobbing and sexism – to women.

Several of the interviewees mentioned dangerous working conditions they had to deal with. Together with insufficient protections, in few cases it resulted in some serious health problems. For Marek (M, 25, LE, U) it was a severe throat burn that was the result of the accident at the big factory where he was involved in pipes' production process. He has scheduled further medical examinations, because he still experiences problems with his throat. Paweł on the other hand suffered from skin allergies caused by his work in sorting rubbish factory.

I was hired as a person to sort the garbage (...) but I worked mainly as the line technician and electromechanical engineer, so actually I liked it, (...) because I could touch some machines etc. but (...) of course, the work with the garbage. I had some skin allergies all the time, so I didn't regret it, to be honest (Paweł, M, 20, ME, U).

Also, Marek experienced several health-threatening situations, while working as a storeman/electric forklift truck in a big warehouse. Even though his life motto is "No pain, no gain", repetitive accidents convinced him to make the decision of leaving the job:

I was injured twice during this job. One I ruptured my tendon here in my hand and I was off for three days. I mean three days and then a weekend. Then I needed some time for my hand to rally. Once I ruptured the tendon here and once (...) no... it was the calf didn't stand it, an ankle. Just during walking, and because of the weight... and the ankle a little bit... Not mentioning of course, the problems with the spine, which was a bit "shocked" after first two nights, but then it got used to it (Marek, M, 23, ME, TE).



Dangerous working conditions are even more health and life-threatening in combination with no health insurance, that does not cover illegal workers. Zuzia, after having accident at work had problems with getting to the hospital, because she was not registered as a legal worker. After getting a required treatment she was fired:

R: Anyway, I didn't have any insurance back then when I was working in this sewing room.

M: Without any insurance?

R: Yes, because I had an accident. I was just sitting next to some machine, it was while working on, like... a kind of tights, it just cut it. I was sitting there, and I had headphones on my ears, and this buzz saw there, unfortunately, it made a cut on my finger. I had three stitches, and there was a problem, because it just showed what kind of man my boss was. There was a problem even with taking me to the hospital. Then they fired me, because they were just afraid. No insurance, no registration, they would have problems (Zuzia, F, 28, LE, U)

Zenek, who works in very dangerous conditions at constructions sites is also aware of unpleasant consequences of him having an accident without a legal contract: *But all of it is illegal. If something happens or something, nobody is responsible, at heights or something* (Zenek, M, 24, HE, NCJ). Even though most of the participants were aware of consequences of not having a health insurance, they were too afraid of being fired to mention anything to the employer. None of them have asked for a legal contract.

Negative influence on interviewees' health had also psychically exhausting jobs that required a lot of strength and strain. For Marek physically demanding and quite dangerous work was combined with night shifts and unstable temporary contract. What is more his employer did not satisfy obligatory safety requirements (special boots with firm protection against falling objects); workplace was quite messy – in the same warehouse, during a single nightshift, employers of three different companies were present.

As I've said, it was hard physical work, it was all about packing pallets and transporting them. Sometimes you needed to squeeze a whole pallet with cans, half-litre bottles... Sometimes the pallets were much bigger than me, like the one with the bottles of 2.25 litres. And sometimes the products were mixed, so you really needed to wheel and deal in order to fill it up. Well, in general, if I were there for eight hours, I came back home totally exhausted (Marek, M, 23, ME, TE).

After eight hours (or even more) of such work interviewees were unable to do anything else: meet with friends, family, relax. Everything they did was rest and regenerate for the next shift. Paweł experienced such circumstances while working as a bartender.

When I worked there for one day, I was so dead afterwards that it took me 2 days to rest (...) I worked from 4 p.m. till 4 in the night, I guess (...) bringing drinks, sweeping after the customers, because somebody threw up. It was very hard work. Yeah, I wouldn't recommend it. (Paweł, M, 20, ME, U)

Lech also tried to meet expectation of a physically demanding job and worked at the transportation company, but he admits that it was too exhausting for him:

Now, in general, I'm looking for something with driving, I don't know, but I know I won't work as a supplier anymore, I tried it once and oh Dear God (...) from 4 a.m. till 8 p.m. (...) From one



truck to the other one, and to the next one... I'm not the lightest (...) I got terrified by that, and that was it (...) 5 days a week, hardcore, 19 hours of work, and I would get 1300, it's really (Lech, M, 28, LE, NCJ).

Other factors that negatively influenced interviewees' health and well-being are irregular working hours and working overtime. Working on nightshifts as a guard wasn't healthy for Lech. He states that it was difficult for him to keep a day rhythm:

„ (...) when I came from the night shift, I was sleepy a whole day, practically speaking. I woke up about noon, a few hours, and back to bed, because I needed to wake up in the morning (M, 28, LE, NCJ).

Due to work he gained weight which might affect his health condition in the future. He already experienced some health problems – he had gallstones. Anna, on the other hand, had to work overtime as a shop assistant. Not only her working time was gruelling, but also the conditions she had to follow (standing all the time):

I do not despise money (...) My record was 12 hours (at work), with an hour break within. I was really exhausting, because you couldn't take a seat (Anna, F, 21, ME, NCJ)

While nightshifts and harsh working conditions refer mostly to low-skilled occupations, working overtime was experienced as well by well-educated interviewees who worked in a professionalized position. This is the case of Marian who, while working in the financial services sector, had to use the sick leave form psychiatrist to get some time off the work. The decision to leave the job appeared when he saw the work plan for the end of the year. His work was planned in such a manner that he wouldn't be able to join his parents for Christmas time.

I just didn't get along with the boss anymore. This business is so spoiled, the pressure is enormous, you just can't stand it. Working 10 hours a day, without the option of claiming back these overtime hours, only 20 days of holiday in December, just at the end of a year, this is just too much. (Marian, M, 27, HE, TE)

Overtime and stressful working conditions often were caused by unrealistic norms appointed by the employer. Konrad, who worked in a company producing laptop components admits that work is a source of stress for him, because of the super high standards set by his boss.

There was a target e.g. you were supposed to make 7 mainboards per day. The tests were incomplete, they didn't even manage to write it correctly. Every moment something occurred to be broken. They didn't care that you have some broken mainboard. They only cared about good ones. And it was extremely stressful, cause if you didn't make these 7 boards they would fire you or give you some fine or something. (Konrad, M, 23, ME, U)

After working in such conditions for over a year, Konrad was diagnosed with hypertension and prescribed special medicine to lower his stress level.

The factor that largely influences interviewees well-being, regardless of gender and educational level is bad atmosphere at work. For lower-skilled positions, more common is experiencing the atmosphere of depression and exhaustion.



My first professional experience, was just like a common decision with my friend next door, that during summer we will take up some job (...) After the finals (...) We were packing some random elements. First impression was gruesome, cause we both didn't know what's going on there. We were so confused, terrified. People were so exhausted, and they were so evidently tired of life in general, rather they weren't too kind to each other, but we endured it for a month somehow. And after a month I decided that I just can't look at that. Work itself didn't bother me really, but the people around me and so on (Damian, M, 23, ME, U).

On the other hand, interviewees who worked on positions that required higher education diploma, complained about competitive work environment and colleagues' individualistic attitude that is especially characteristic for banking sector:

Sales, it's just the worst of all. (...) Strong competition, extreme stress...and that's it. (Marian, M, 27, HE, TE)

Several of the participants experienced mobbing which significantly lowered their self-esteem and negatively influenced well-being. This is the case of Marek, worked as a machine operator in a big company and started to be bullied by his bosses as soon as he came back from a sick leave:

R: There was mobbing at work.

M: Mobbing? Really? But in what sense? What was this mobbing about?

R: They were calling names, they were doing everything to make someone quit.

M: You are talking about the managers, right?

R: The manager, a gaffer with all the team. 5 persons. Mobbing at work, without a moment of break.

M: And was it like this for the whole two years?

R: No, only in the end.

M: When it occurred that this company is about to be closed, right? But did you do something about it, or did you do something with other employees?

R: No. I didn't do anything, right.

M: And what was it about? Did they put some psychological pressure?

R: I took sick leave, because the hot plastic got to my throat and once I was back they started bullying me (Marek, M, 25, LE, U)

A few of the female interviewees stated that they were exposed to their employers' sexist behaviour which made them feel uncomfortable and sometimes even scared: *Some texts like, I should drink with them, that I have go with them to some back offices and so on. It was just on a daily basis, it was just a nightmare, this work was just a nightmare (Gabrysia, F, 23, ME, NCJ).*

One of the participants stated that the current **political situation** in Poland negatively influences his well-being. The uncertainty of what is going to happen next makes him worried about his future, especially his retirement prospects:

I'm worried a little bit, well I don't know... current government in Poland (...) in an economical sense. Although, actually, economy in Poland goes in the right direction,



but all those benefits well, they burden the budget a bit (laughing), and probably I'm not going to use them soon, so I don't know... I'm afraid that prices will go up (...) I thought about retirement, and it's hard to figure out something in this matter. Cause I wouldn't count on ZUS (Polish Social Insurance Institution). Some pension fund maybe, or maybe, I don't know, some land investments I don't know. (Damian, M, 19, ME, U)

3. Coping strategies for well-being and health

Micro level

It seems like for our interviewees avoiding the topic of health and well-being is the most common coping strategy. It was striking how some of the respondents bypassed the topic of their mental and physical health even when suffered from serious illnesses. Good example of such strategy is Gabryisia who, despite being concerned about her health problems, neglects this topic and tries to avoid it. It seems that putting off problems and not thinking about them, as well as avoiding long-term plans, is a form of maintaining mental well-being and adjusting to the changing and uncertain living and working conditions.

Surgeries that are ahead of me, cause I have two tumours and I have to cut them out (...) so, this is what really worries me. I'm just afraid of that, and now I keep thinking that it's not a big deal, but I have to face it before it's gonna be too late. So yeah, I don't know (Gabryisia, F, 23, ME, NCJ).

Similarly, Damian, who recently spent about half a year out of work for health reasons and is still under medical care, does not seem keen to talk about it and sums up his situation in one sentence: *I was sick and I had to take care of my health, all the doctors, total mess* (Damian, M, 23, ME, U). Some of the interviewees when asked about their health and well-being stated directly that they did not want to talk about these issues.

Many of the respondents regularly engage in sport activities. As they state, it positively influences both mental and physical health. Anna (F, 21, ME, NCJ) for example regularly goes to the gym, she is also conducting martial art classes for children, which keeps her fit. Bronek (M, 23, ME, U) tries to stay healthy and robust by practicing boxing. He also likes doing other sports: he goes for the gym, he used to swim, and he used to train biathlon.

In some extreme situations, sport and healthy lifestyle were antidote to quite serious psychological problems, like in case of Lena who struggles with extensive neurosis. With a strong support of her friend, she dealt with her problems alone. She changed her diet, stopped drinking coffee and taking painkillers (she used to take a lot of them). She also started doing fitness which helps her to keep her fears out of her head. It seems like her efforts are bringing some results:

As well, and now I've started exercising and, in general, just, I say to myself "I will manage it", I'm not weak (...) I just have to cope with it. I know that if it's not me who will come, nobody else will (...) no desserts, or nothing. I try not to get nervous. I keep saying „I will just cope with this”.



(...) I'm calmer, because back then, I was scared in each and every job, that somebody will shout at me, the last one, for example, it paralyzed me so much that I couldn't do anything (Lena, F, 22, LE, TE).

Some interviewees try to protect their well-being by positive mind-set. It is characteristic rather for low-educated, male respondents, however there is not enough cases to observe a regular pattern. Dawid strongly believes in the power of optimistic thinking. He explains that positive mind-set is his weapon against psychological breakdown.

I'm worried that I will not manage it, it's just not the first time. It's just gonna be lame I mean if the plan I have won't work out, But I think positive. I try hard to think in a positive way not to drawn in it. If I say, that it's gonna be this way, let me say, it's gonna suck, then it will become the reality, so there's no need to think like this. (Dawid, M, 19, LE, U)

Paweł was brought up by his parents to be an optimist. As he states, it helped him deal with many crisis situations (Paweł, M, 20, ME, U). What is more it is seeming that his positive attitude is also a result of strong faith in God – he is religious, but not catholic (other Christian denomination).

Meso level: Family support, Friends & co-workers

Most of the participants mentioned family members as the biggest source of support in coping with difficult life situations. **Family support** that was described by young people can be divided into two categories: **tangible support and mental support**.

One of practical kinds of support that parents gave the interviewees was sharing with them health insurance. This way those, who do not public health insurance provided by their employers or school, can still profit from public health care. This is the case of Anna, who is signed up for her mother's private medical insurance. She admits that *It would be nice to have a public health insurance* (Anna, F, 21, ME, NCJ), but she seems satisfied with the present solution.

Another practical and probably most common support that family provides accommodation and extra money, which significantly improves some of the interviewee's well-being (Marian, M, 29, HE, TE). In extreme cases, family support saved respondents from homelessness. This is the case of Zuzia:

M: So, you lived with your friends back then? Was there someone you could count on?

R: On my sister a little bit, I have sister who is 6 years older than me.

M: And she lives by herself, I mean...?

R: Back then she lived with our grandma, our father's mother (...) So, it was a little bit like living with a grandma, but you know, it's uncomfortable, because I always felt like bothering or something. And I was always like that, I didn't like to ask for help (...) In family people should help one another, right? Sometimes they are better sometimes worse, but it's always the family, it never rains but it pours. Well, and later some staircases, or some friends. And then at my



grandma's place, my mum's mum, this is the grandma who has actually brought me up, and helped me a lot

It is worth mentioning that most of the interviewees do not feel comfortable getting financial support from their parents and try to limit it to minimum.

For young mothers, crucial form of significant others' support was help with babysitting. Thanks to this kind of cooperation they were able to set aside some time for themselves: going out with friends or studying, which positively influenced their well-being. This is the case of Nadia (F, 29, ME, U) or Marzena (F, 30, HE, PE).

Psychological support

Equally important if for interviewees family mental support which is most often revealed in comforting in difficult situations or giving advice. This kind of support was mentioned by many participants, regardless gender or educational level. For Marek an important supportive figure was his father.

And he always gave me some advice as fathers do. He always said something, supported me. He helps me to find some direction, what to do, where to look for a job (Marek, M, 23, ME, TE).

Some of the interviewees even stated that they seek comfort and advice from their parents, because they trust their judgement more than friends, who do not have such rich life experience.

Always when I have some problems, if I have such a chance, I ask someone for an advice, parents or some older friends, the younger the more stupid (...) sometimes when I don't trust myself too much, I prefer to take someone's older advice (Paweł, M, 20, ME, U).

Those participants who have children themselves, often mentioned them as a source of joy and feeling of purpose in their lives. For Marzena, children fulfilling children's needs and taking care of their future is the main life objective.

I would like not to have a loan, but it was our choice, we wanted it for them [children], to have more place, the child comes to this room, for the first time and says: "mum, this carpet in our previous room covered all the floor, and here it's only in the middle". So, it makes me happy, to be able to provide them good conditions. It's for them, I guess. (Marzena, F, 30, HE, PE)

Family members are a crucial source of support in the lives of disabled participants. However, parents' care can be either **empowering or addictive for interviewees**. For example, Hania (F, 28, ME, U) would like to be more independent person, but it is physically and mentally difficult for her. Slowly, thanks to trainings and sport camps organized by the foundation which works with disabled people, she is gaining a self-confidence and the belief that "she can". On the other hand, her parents are trying to prove her that she is not right. Their daughter and her disability have become a crucial, defining point of their life. They devoted their whole life to take care of Hania, give her everything and protect from the world outside. Every time she tries to show her independence, they see this as a sign of lack of respect and ungratefulness. That's probably the core source of conflict and quarrels at their home.



Similarly, Mateusz (M, 30, HE, U), who lives with his grandmother, is completely depended on her. Although he knows he should try harder to find job, it is unlikely that he will change his way of life as long as his grandmother is alive. It seems that grandma - while providing him with a secure and relatively comfortable life - at the same time did not let him make his own decisions, thus making him totally dependent on her help.

Well, I think it would be cool to be a billionaire, owning some villa (...) But of course it's a pipe dream, let's call it. Cause until you make this billion, firstly you have to earn this PLN 1500 for some bills (laughing). I don't really care about the future. Until I have a roof over my head at my grandma's place, she can afford my expenses. Having some money, living with the grandma. (...) My family keeps trying to convince me "start thinking about the future" And I say, "Ok I can think about the future, but in the end, what will be, will be." And they say "But do think now, cause later, it might be too late (Mateusz, M, 30, HE, U).

Extensive family dependence on family members makes it hard for this group of participants to imagine their lives after their caregivers' death. The future is the source of their biggest concerns and fears:

R: Let's assume, if I stayed here, and for example my parents wouldn't be here anymore, if I wanted to move out, I would have to live with someone. So, it's about the absence of people

M: Around you, right?

R: Yes, it's the worst, I guess. (...)

M: So, there is one thing about the future, the fear of the fact that there will be no people...

R: Loneliness (Hania, F, 28, ME, U).

The support from friends is more rarely mentioned in comparison to support provided by family members, but still it is very important to some participants. However, they underline that in a time of need they can count only on couple close friends, who understand their situation the most and know how to help them:

I have lots of friends, but the closest ones... I think only two, honest ones, real ones, that they will really support and help me (Dawid, M, 19, LE, U).

It happened more than once, that somehow, I don't know, that it got hot, I got all tensed, but my friend told me not to exaggerate, it will go away, that it happened to him, as well, more than once. Sure, if he told me "let's call the emergency" or something I would get into panic. But if he says something, I'm getting calmer in a minute. (Lena, F, 22, LE, TE)

An important group of mental support is also interviewees' partners. They do not only comfort each other in moments of crisis, but also motivate to reach higher (Damian, M, 23, ME, U). What's interesting, this source of support it was mention more often by male respondents:

Me and my girlfriend try to support one another. Well, like, we are all in the same situation, but we are in this together, and we go through everything together (Dawid, M, 19, LE, U)

My boyfriend tries to motivate me to all sorts of things, when he sees that I'm resting on the laurels, and I think it's already ok and then he will always tell me "you know, you could do more". And sometimes he succeeds. (Magda, F, 28, HE, NCJ)



A special group of supporters for our disabled interviewees were NGO workers, who not only help them in everyday life, but also provide a significant mental support by increasing their self-confidence. Hania's most best memories are connected with the foundation. She likes and admires people who work there:

No, I'm serious, it's a person who really stands behind the people with disabilities. If only he could, he'd probably put a tent on the [main street in her city] to prove to the whole world that we are normal people. Therefore, we have the same rights (Hania, F, 28, ME, U).

Macro level

In general, it seems that most of the participants use micro and meso coping strategies, which include, as mentioned before, family and friends' support or individual characteristics and effort. However, there were some participants who were subjected to State's aid in order to improve their live situation and well-being. For example, Jowita (F, 28, ME, U) or Zuzia (F, 28, LE, U), who both lived in a shelter for Homeless Woman, which is a publicly funded facility and run by the Social Welfare Centre. It provides place for the living for homeless, single woman with or without children. Women living in the shelter work or are looking for the work, some of them might get social benefits – they have to prepare their own meals and tidy up their place.

Some participants were involved in policies trying to improve their employment status and thus, their well-being, by attending workshops and trainings organized by the district labour offices. For example, Zuzia took part in a project about helping women to enter the job market, which included trainings, lectures and a number of working hours. In Zuzia's opinion such programs are very useful:

M: Do we need such programs?

R: We do. Especially for younger people who has found themselves in such a situation, this is very important, for them to have this kind of knowledge (...) For them to know that they don't need to work illegally, that they have their rights to fight for themselves, and you don't have to work on some junk contracts. (Zuzia, F, 28, LE, U)

Other form of support provided the District Labour Office, that improved some participants' situation on labour market and their well-being, is paid internships offer. Ewa really appreciates the internships, especially because in case of young adults living in small towns and rural areas these internships are often the only way to get to the labour market:

These internships here in our sector, it's a very good thing, cause without such internship, to get somewhere straight away, it's probably really difficult. So, I think it's a cool thing. Me, myself, I really learned a lot during all these internships, really a lot. So, for me it was very useful thing, because without it I don't think I would get in here. (...) now I've managed to get it, there was this job, I had some experience, so you know, it was much easier to find this job. Without the internship it's really difficult (Ewa, F, 30, HE, TE)

Opinions about usefulness of district labour office support vary among participants. Some of them admit that they are registered there only to get a health insurance and do not believe that it can actually help them to find a permanent employment (Bronek,



M, 20, ME, U). Some, on the other hand, after getting acquainted with the offer for the youth has a more positive opinion on the office's work:

R: I didn't believe that you can find work through the city council, to be honest.

M: and now something has changed, that sometimes it works out?

R: well, sometimes yes (laughing) (...) There is this support for young people. There are many programs, there are some vouchers, there is also this program supporting employers of the people below the age of 30 (...) and there are these internships here, as well, also as a form of a support. (Marian, M, 29, HE, TE)

When it comes to polices which address difficult situation of disabled people on the job market, Polish lawmakers try to encourage employers to include disabled candidates and offers a range of financial benefits for those who decide to do so. However, this solution has its pros and cons. On one hand, makes it easier for disabled candidates to find employment, on the other hand it results in "fake agreements" between employer and an employee, who in reality is not expected to do much of anything. This is the case of Hania, who was employed by a recruitment company. She was responsible for searching through professional networks and platforms and finding potential candidates for a given position. She worked 7 hours per day from home, had to log on the company's internet platform and stay in touch with her supervisor via skype. The system of working from home and low expectations from the employer's side resulted in her not putting much effort into her professional duties:

Yes, especially, that it was easy to cheat. (...) They knew, that I'm logged in, that I'm working. After 7 hours I logged out, I sent them 2 potential candidates. And I didn't find more, because I didn't feel like searching. (Hania, F, 28, ME, U).

At the same time, the company never gave her any feedback on her work:

Nobody ever said anything. Always when I asked, they were always like "everything is fine, perfect, marvellous" (Hania, F, 28, ME, U).

4. Conclusions

Polish participants were rather distant while talking about their well-being and health. It was difficult for them to define what those concepts mean for them. Those of the interviewees who never experienced severe health problems did not think about it as an important aspect for their lives. Only those who had suffered due to serious illnesses, acknowledged health's value. When talking about well-being they also mentioned stability and different aspects of happiness. When it comes to most common risk factors on the micro level, as most significant occurred health risks (especially in a case of disabled participants) and personal characteristics (low self-esteem). Mezzo level was largely dominated by family-related issues (conflicts, difficult background and bad duplication of bad patterns). Friends influence was mentioned significantly less often. Precarious employment considerably affects young people's well-being and health on mezzo level. Luck of jobs results in the feeling of dependence in employees. They fear being fired, therefore do not demand from employers working



conditions that they deserve (legal contracts, healthy environment, regular working hours).

When it comes to coping strategies, surprisingly often participants mentioned sport activity and healthy lifestyle (more common among higher-educated interviewers). On mezzo level, once again, family played the main role. Significant others supported young people's well-being and health with practical help (providing accommodation and health insurance, helping with babysitting) and mental help (comforting and giving advice). Parents' practical help was most common among participants with lower education, whereas mental help among those with higher degree. On male interviewers' well-being, significant influence had their female partners, who motivated them and comforted in the moments of stress. Opinion on district labour offices' activity, which was the most common factor of macro coping strategy, varied significantly among respondents. It did not seem like it substantially improves participants' well-being and health.

Interviews with participants who were diagnosed with mental or physical disability show legal solutions which do not work as they should. On one hand, they encourage employers to hire disabled candidates, on the other hand – they are misconducted by both sides. The area of empowerment of disabled employees definitely needs improvement, so they would not feel completely dependent on their significant others and were able to support themselves with some help from the State.

PART D. Socio-economic consequences

This section focuses on the way in which participants represent the socioeconomic consequences of unemployment and precarious employment.

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

1. Material deprivation

Majority of our respondents reported ability to make ends meet, but it doesn't mean that they are satisfied with their financial situation. Our interviewees were not so much willing to unburden themselves to us, especially when it came to their financial problems. When asked what they lack and what they would spend money on, often mentioned different forms of entertainment: holidays, trips, electronic equipment etc.

“For sure on some trips. I really like trips. Some trips abroad, or to some other cities... so unfortunately, I have to postpone these plans. Maybe some kind of fitness, some sport classes, going out with friends to the restaurants, clubs, theatres, cinemas. So, yeah, at that point these things have to wait.” (Anna, F, 27, HE, U)

“At my current life stage, I would like to be earning around 3000 zlotys net. I would like to have a proper employment contract, and to afford a holiday every few months. (...) I wouldn't



necessarily change my flat, but I would upgrade it a little bit. And I wouldn't change too much apart from the holidays.” (Marcel, M, 28, ME, TE)

The biggest problem, already discussed in the section about housing autonomy, was with renting a flat and gaining a possibility of leaving parental home. Sometimes, low income combined with a possibility of staying at parental home, becomes a trap.

Lech cannot afford to live alone, but he admits that, as long as he stays at parental home, his living conditions are quite comfortable:

„ (...) Would you like to move out?

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

Buying an own flat is far beyond the dreams of most of our interviewees – they talk about this only in the context of their long-term plans. What was surprising, the level of financial satisfaction of our interviewees was not correlated with their actual income. The mechanism of relative deprivation (Runciman, 1966) which is based on the comparisons made against reference groups provides explanation for this paradox. Our interviewees seem to evaluate their financial situation in comparison to the reference group consisting of their friends and colleagues. Thus, people whose friends are currently in a better financial situation seem to be less satisfied with their situation.

For example, Marian (M, 27, HE, TE) has started his professional career while he was studying, soon he was able to provide for himself. He works in the financial services sector. His current income level (2200 after taxes), especially in comparison with his past earnings (in the peak moment 5000 after taxes due to high sales bonuses) and the earnings of his colleagues, is not satisfying for him – his anger and frustration turn against overall situation in Poland:

“No, in general I can only say that I'm not satisfied with the life I have in this country. Unfortunately, I'm considering moving abroad. I thought that it's a chance for self-development, and really, I promise, I'm not a person who would despise the things that surround me. I've been through hell, in my opinion, connecting various activities, doing anything, job, studies, company, lots of different difficult situations, which made me more resistant, and I feel that I haven't been prized enough by this country, it's about my ego. And I will finish with that. This is pathetic.” Marian (M, 27, HE, TE)

On the other hand, we have spoken with people whose financial situation is much worse than Marian's, but their attitude towards life was much more optimistic.

Marcel (M, 28, ME, TE) and his girlfriend are in a difficult financial situation – they live together in a small rented flat, in a big city. They have a stable - but rather low income, which covers only the necessities:

“At most 2000 zlotys per month, for the two of us. Out of that, 950 zlotys is rent, and 150 - bills. So over 50% are accommodation costs. And the rest - occasional entertainment and food.” Marcel (M, 28, ME, TE)



Marcel is also aware that he is worse-off than most of the society, and that he's had to limit his needs. However, he thinks he is getting by. Most of his friends have a similar - difficult and unstable - financial situation.

"it's an OK life, I guess. Although the income I have with my girlfriend (...) This level of income and the money we live on each month are totally unthinkable for most Poles (...) but I don't think it's really so bad." Marcel (M, 28, ME, TE)

Marian's net income is equal to monthly budget of Marcel's household. However, Marcel can survive for the same money with his girlfriend, has no financial obligations and, basically, is satisfied with his financial situation. Marian, on contrary, lives above his financial limits, regularly takes money from his parents and is frustrated with his current income. The main difference between these two stories is that both interviewees have completely different life expectations which are based on the comparisons made against their friends who constitute a reference group.

Marcel frankly admits that his friends are in a similar material situation like him:

"A deep precariat (...) Total lack of employment stability (...) a vast majority of my friends have no permanent employment." Marcel (M, 28, ME, TE)

Marian's compares his financial situation to the time when he used to earn much more, and his reference group consists of colleagues from banks where he used to work.

2. Budget management and short term financial planning

A characteristic part of our interviewees story was inability to make savings. Although they would agree that having some savings is a good idea, but usually they tried to prove that their income is too low to make any savings.

Adrianna (F, 22, HE, TE) earns PLN 1200-1400 a month. Out of that, PLN 850 is internship remuneration, and the rest - a few hundred zlotys, varying from month to month - is the extra money she makes cleaning and singing. She spends the money on her needs, including fuel for her car, cosmetics, clothes, and occasionally lunch at work. The accommodation and grocery costs are covered by her parents. The interviewee has no savings, and currently she is not able to put money aside for the next month.

„ Now I don't have any savings. I don't know how on earth I've managed to save this amount of money for my car. Maybe out of singing cause there were lots of events back then." (Adrianna, F, 22, HE, TE)

Marian (M, 27, HE, TE) earns 2200 net per month, but he frankly admits:

"... I also have this consumer credit, not the investment one, which I took because I just needed additional money for the consumption so e.g. I'm not going to starve (...) I spend all the money I've got – 100%, even the ones I don't have." Marian (M, 27, HE, TE)

Informal work or temporary contracts restricts employee's access to various financial services – this problem was discussed in previous chapters. For example, Marian (M, 27, HE, TE) despite his professional experience, has been never working based on



indefinite contracts. He complains about temporary jobs, because, regardless to related salary, fixed-term contracts restrict access to numerous financial services:

„ First, it was, of course, replacement contract, later on, it was for a year, every year. In my opinion, it also ain't got no sense, cause actually you can't buy yourself anything. That's the truth.” (Marian, M, 27, HE, TE)

Zenek (M, 24, HE, NCJ) earns good money at his informal jobs. However, his main problem is that his job is very unstable, thus Zenek has to save money that he earns during the summer:

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

Some of our interviewees admitted that they cannot save money – they are just spending all the money they get. Mateusz (M, 30, HE, U) is so desperate to save some money that he asks his grandma for help with that:

“Now, I'm planning to buy a memory card to my mobile phone, cause she has PLN 100 that is mine. So, I prefer, this hundred to stay there, in this kind of a bank, as long as possible. Otherwise, I would just spend it straight away. As I said, if I have some money I would just spend it straight away. For some odds and sods.” (Mateusz, M, 30, HE, U)

The curse of transiency

Unstable income, short-term contract or lack of contracts changes the mode of thinking about life – our interviewees complained that low income makes it impossible to think about future, make more serious plans.

“Well, I think it would be cool to be a billionaire, owning some villa (...) But of course it's a pipe dream, let's call it. Cause until you make this billion, firstly you have to earn this PLN 1500 for some bills (laughing). I don't really care about the future. Until I have a roof over my head at my grandma's place, she can afford

my expenses. Having some money, living with the grandma. (...) My family keeps trying to convince me “start thinking about the future” And I say “Ok I can think about the future, but in the end, what will be, will be. ’ And they say” But do think now, cause later, it might be too late” (Mateusz, M, 30, HE, U)

Michal's comment illustrates the “curse of transiency” – low, unstable source of income (despite disability benefits, he has some irregular, extra income based on projects in which he participates) and minor social support of his grandma which allows him to survive, paralyzed his ability of planning more distanced future.

Marcin (M, 23, ME, NCJ), whose financial situation is even more unstable than Michal's, has no definite plans. He only hopes to stabilise his family and work situation by the time he is thirty - but these are not well-thought-out ideas:

„I would like to organise it all more or less, before being 30. Some job, a flat, I don't know maybe a girlfriend, but I still have, like a few years.” Marcin (M, 23, ME, NCJ)

Adrianna has just finished her internship and, despite higher education and working experience, has no job and stays at parental home:



„ (...) Now, I'm not really planning anything (...) Maybe some partner, husband or something like that, then I would move out, but without it... I will wait a bit. I will see how it's gonna work with a job, maybe then.... I don't know really. It's hard to say something, cause for now I don't have any stable job, I don't know. Even if I find something... I don't know (...).” (Adrianna, F, 22, HE, TE)

3. Long term financial planning (retirement plans, pension schemes and savings)

Youth who are working informally were usually aware of related problems, mainly lack of formal employment history which would entitle them for pension in the following decades. For example, Zenek is aware that his current job won't give the rights for pension:

„R: Right, the employment contract, the best option, and to have this proof of the years of work, before the retirement, because it's the hardest part (...) I mean to get a pension or a benefit, things like this. The number of years.” (Zenek, M, 24, HE, NCJ)

However, if current informal work brings good money they try to put off these considerations. Lech admits that having a job with regular contract makes life easier – with relatively modest salary he could afford buying quite expensive equipment which he needed:

„ (...) I mean for the indefinite period it was better, because you don't earn too much, as they say, and you can buy, as I did in this [security company], something in instalments. You can't buy something more expensive, because, you know, to save up...

M: (...) Have you tried with such contracts for a month or mandatory contracts to buy something in instalments?

R: There is even no such an option. You won't get it from a bank because I've tried it more than once, just for fun, to check whether it would work out but (...) no way. You have to have the contract for at least one year.” (Lech, M, 28, LE, NCJ)

Lech's quote illustrates important point which was already discussed in parts of report regarding housing autonomy (also: Marek, M, 25, LE, U). Informal job, low income or fragmented employment history restrict access to financial services which is particularly problematic for youth who consider buying their own flat:

“And have you considered taking a bank loan to buy a flat?

R: Yes, I was thinking about it, but I wouldn't be able to do it by myself, because, besides the repayment, you have to pay the bills. So, by myself, I wouldn't be able to afford it, for sure.

M: So, in this situation renting is the only option, right?

R: At this moment, yes, unless I would find some well-paid job, then - why not.” (Monika, F, 29, HE, PE)



Social consequences of job insecurity and labour market exclusion

1. Personal and family life

We would like to start this subchapter with Zuzia's story (F, 28, LE, U) - it is a clear illustration of negative consequences of unstable labour market position, but it also shows the cumulateness of processes of social exclusion.

She was born in a big city, raised by a single mother who spent her childhood in the orphanage. Zuzia couldn't count on her parents when she was a child. Her mother was supervised by the family court officer, she was working full-time as a cleaning lady and didn't have much time for her daughter. Her father, alcoholic, didn't live with them, but he used to pay alimonies for Zuzia upbringing. The parental rights of her mother were constrained (due to the issues with her new partner). She started her education at regular primary school, but after 4 years she was transferred to the school for children with special needs.

After finishing the lower secondary school, she went to the basic vocational school and started the traineeship for the cook. She terminated her training after 6 months, although she was awarded with a scholarship. The reason behind her decision was complex – she says that she felt lost at that time. She had some family problems – she couldn't get along with her mother and mother's new partner. Moreover, they had to leave their old flat - her mother lost her job (after 22 years, as a consequence of the company's break-up), run into the debts and had to move to another flat. Their only income was based on the alimonies and social benefits. This was a breaking point in Zuzia life - she lost her favourite flat, she had to move to another part of the city where she had no friends, her relations with her mother became worse. She was escaping from home, started to spend her nights at the staircase, friends' places or with her grandma. Her conflict with mother was escalating – from time to time her mother didn't let Zuzia inside the flat. When Zuzia turned 18 years old, she felt free to leave her home and start her own life. She worked at sewing company where she worked with no contract while she was formally registered as unemployed person. She lived with her partner:

"M: You rented a flat?"

R: Yes, when I was living in the workers' hostel, and then for some time we were living in this hostel, but

*later I lost a job and (***) (The name of the Respondent's partner) He just couldn't manage it by himself....*

We had ups and downs in our relationship, right? Sometimes we argued, sometimes we broke up, he moved out, so I wasn't able to pay for a room without a job. My debts were increasing. He paid from time to time, and later he said that he won't pay anymore. And this is how we moved out. And I stayed with the debt." (Zuzia, F, 28, LE, U)



When she got pregnant, she lost her job with no rights for unemployed benefits, her mother registered her out from her flat. When the things between her and her partner became bad, she couldn't provide for herself, run into the debts, lost her flat and became homeless. Social workers who were taking care of their family notified the relevant authorities. The family court restricted Zuzia's parental rights but decided that her child should stay with the mother. While interviewed, she was living at the Shelter for Homeless Women with her 3 years old daughter and she was waiting for the allocation of a social flat.

The story of Zuzia's adolescence provides a dynamic perspective which helps with understanding her current life situation. Her childhood was marked with numerous problems: low social status of her parents, alcoholism of her father, family's financial problems and family breakup, her mother's dull work which didn't leave much time for spending time with her daughter, conflicts with her mother's partner's and experience of losing her flat and social ties with her friends.

Numerous risk factors superimposed during the time of her childhood and they present in her current life. The role of insecure labour market position is rather clear in her case. As a low-educated woman who was working mainly illegally she was exploited by her employers. As an informal worker, she wasn't entitled to maternity leave after giving the birth. She also couldn't get an unemployment benefits when she got fired. Moreover, her personal and social resources are very limited: low educational level, poor working experience, lack of relevant skills, lack of support of her parents or partner. However, it wasn't a single factor or wrong decision what forced her into homelessness. It was a combination of various personal problems, insecure labour market position and lack of social support.

Majority of our interviewees didn't tell such dramatic stories. However, the socioeconomic consequences of unemployment or insecure jobs were often visible in their biographies. Having unstable source of income which is based on informal work or low-paid job is a serious obstacle to start a family for young adults.

Zenek, as many other youths working informally, claims that it is good to buy own flat, but he doesn't see financial prospects for that – he would need a good and stable job to get a bank loan for a flat. Thus, probably he will be renting a flat. However, his current informal job doesn't allow him to start his family:

"Maybe not too early, but the conditions aren't good enough, so maybe it's better not to, not to do it (...). Right, slowly arrange some things here, and then you can think about other things. First, a flat and a job, and later on a family." (Zenek, M, 24, HE, NCJ)

Mateusz (M, 30, ME, U) has a pregnant wife, and is expecting his first child in a few months. He is currently living with his wife in a rented flat, in a small town in Eastern Poland. He has secondary education and although he started various university majors three times, he never finished any of them. He also has scarce savings, no flat of his own, gaps in employment history, many years of illegal work without superannuation,



frequent changes of place of living and the stress connected with having to limit his expenses and look for a new job. He is currently formally out of work, but in fact he helps his wife run her business - a small lunch bar - which she has started recently. Together they make a living from their business and his informal jobs, but a regular contract is a must for Mateusz – he identifies it with responsible parenthood:

„I'll find some job on a contract because I just have to...I just don't have a choice. If not, I will start my own business (...) in this area, I guess, mobile service (...) and it should be fine. (...) And I think it's gonna be fine, both in terms of work and family, cause bringing up a child is crucial too.” Mateusz (M, 30, ME, U)

While, for many of our interviewees, having a temporary job wasn't considered as a reason for staying at parental home (the only obstacle might be insufficient level of income), it was considered as a barrier for starting a family, especially having children.

About starting a family - I passed through this topic already, I mean I'm not planning to have family in the future, neither now, nor never. I will not do it. This is like another galaxy, far, far away. I'm worried only about like a day to day life, that all depends on me, nobody won't give me anything anymore. Something like this, it's just like a stress about some kind of independence. “(Damian, M, 23, ME, U)

“Most of all, I would like to have a kid, but not now, not in these times, right? It's just not doable, in general to afford a child, in my opinion. Too low income, too many expenses.” (Konrad, M, 23, ME, U)

Marian's current position on the labour market is labelled by uncertainty which is a product of his employment conditions (temporary contract) and the specificity of sales within financial services:

„... these short agreements, right? This is some kind of joke. For sure, it doesn't give you a chance to arrange this life somehow. All the time insecurity. Especially, in the business-like banking, you never know what will happen next day. I was a witness of a few layoffs which were made in a really horrible way. They just called you to come to their room, took your equipment and didn't ask you to come back to your place anymore (...).” (Marian, M, 27, HE, TE)

Prolonged stay at parental house might generate problems in relations with parents. Interviewees who have already moved out admitted that after all their relations with parents improved. Lech, on contrary, feels the pressure to leave parental home – although he has a comfortable life at home, his parents clearly have other opinion about his presence at their house:

“M: Do they need you there? At home?”

R: Well, do they need me... well no. They would willingly get rid of me, probably [laughing]. My younger bro moved out, so I am not supposed to?” (Lech, M, 28, LE, NCJ)

2. Social life and friendships

In the society which is built upon consumption, adequate financial resources are functioning as an entrance ticket for social life. It's not a perspective shared by all our interviewees, but some of them, like Marian (M, 27, HE, TE) stressed that:



“First, it was, of course, replacement contract, later on, it was for a year, every year. In my opinion, it also ain’t got no sense, cause actually you can’t buy yourself anything. That’s the truth. Marian (M, 27, HE, TE)

„ (...) if you have money, everything falls into a place (...) if there is money, there is everything. You can even buy a self-confidence, which in my opinion is a basic value to develop all the other skills.” Marian (M, 27, HE, TE)

Our interviewees appreciated their jobs for the opportunity to interact with our people – this non-economic function of work seems to be very important for them.

Marzena (F, 30, HE, PE) says that work is important for her, because she can support her family as the need both salaries to provide for them and their children. However, the sense of fulfilment and work with youth are equally important aspects of her job:

„ (...) for sure, income, right? The fact that I can help my husband, two heads are better than one, but also a kind of self-fulfilment. (...) My work is obviously about contact with youths.” (Marzena, F, 30, HE, PE)

(...) At least, if I’m doing some internships, workshops etc. I can at least go out for a few hours. Otherwise I just sit in front of the tv. Or just play on my phone and computer. And here, at least, I have some contact with people...I’m not very keen on working, but I have these several months internships, so you know, that you’re appreciated, that you can go out somewhere, have contact with people. You know, some acquaintances and so on.” (Mateusz, M, 30, HE, U)

Lech’s case illustrates that having no stable work excludes from social circles – old friends go after the work and move out, other start their families and spend their time between work and family. Young, unemployed guys like Lech who as far missed his chance to settle down, might be losing their social ties:

“(...) Everybody has moved out, not many people come here. Now, I’m friends with the older guys (...) nobody to talk to. Nobody. They’ve gone away.” (Lech, M, 28, LE, NCJ)

Coping strategies and policies perception

1. Micro/individual coping strategies

Unemployment, low salary, unstable or seasonal income or unexpected, bigger expenses – these situations force our interviewees to face the problem of insufficient financial resources.

Our interviewees were quite resourceful when they faced the problem of lack of money. The most obvious solution would be to ask for help their parents or family, but it was rather considered as desperate remedy.

However, when they needed some extra money, they rather preferred finding additional sources of income by taking additional part-time jobs, finding short informal commissions, helping at farms, working informally, taking extra jobs at family or friends’ business etc. Some were planning to find a work in other country or already tried working abroad.

Michalina’s parents financed her studies and paid for her bills – they had agreement that she won’t take any serious job and she will focus on her studies. However, she



had an idea to start training of martial arts and self-defence. Her father was not eager to pay for this kind of classes. Thus, Michalina found a student job as a baby-sitter and earned money for her trainings (Michalina, F, 26, ME, NCJ).

Monika finished her studies and has a cushy work as a clerk at public administration in a small city. She has a full-time work with a contract for an indefinite time, but her salary is low. She has been working here for 4 years, but her earning stay at the same level – there is no money for pay rises in the public administration. From time to time she takes some extra jobs – telemarketing and sales. It's her strategy to supplement low-paid, but secure job in public administration:

“Well, I had some additional jobs (...) selling insurance (...) now, I also finished this odd job in the music school. And it was also about selling (guitar lessons for kids) and telephone contact with the clients. (...) After work. I mean, it's very hard to combine the hours somehow, but here I've managed it somehow. Because I work till 3:30 p.m., and the music school was (close), so I had just 4 stops and I started it at 4 P.M and stayed there until 7-8 p.m.” (Monika, F, 29, HE, PE)

Marcin (M, 23, ME, NCJ) takes casual jobs - mainly informally - as a masseur. However, in addition, he tidies people's gardens and performs minor construction tasks and works as a DJ at friends' parties. His monthly income ranges from about PLN 200 in a bad month to around PLN 800 in a better month. He makes on average PLN 400-500 each month. He spends the money on his needs, including car fuel and music equipment. His strategy for surviving with such a small and irregular income is **diversification** – he combines his income from different sources. The lack of money and the need to fend for himself have made him grab every opportunity to earn money, including poorly paid manual jobs. His life plans revolve around possibilities to make money. He also spends quite a lot of time finding employment and earning the relatively low wages.

The most common passive strategy of dealing with low income was based on tailoring expenses to meet current budget restrictions. In the result, we could observe many examples of cutting money back on different categories of expenses – resigning from cultural activities or holidays, saving on clothing and everyday outgoings.

„Well, sometimes, sure, drink a good bottle of whiskey, yeah, but these are expensive things, so I rather deny myself it but once in a while, it would be cool. Sometimes some better ideas, even the musical ones. And well, what's more? You know, a trip somewhere further, now I can forget about it cause, I don't have

that much money. And these courses, but at some point, it will happen for sure, so I'm not worrying about it now.” (Marcin (M, 23, ME, NCJ)

A psychological coping strategy which is parallel to attempts of lowering expenses is based on needs adaptation.

“This is the absolute minimum. We have just minimized our cost of living. The money is microscopic. But we got used to getting by like this.” (Marcel, M, 28, ME, TE)

2. Meso-coping strategies

In case of the most of respondents, parental support might be regarded as crucial



factor which not only allows to survive difficult periods of financial strain, but also One of the youngest interviewees, Damian, regularly gets money from his parents for his expenses:

„Well, I don't know, on some clothes or something... on parties, I can't deny it. What else? Well, I don't know, I went somewhere by car (...) so...petrol. What more? (...) It's hard to say, because, well, you know, I just receive money when I need it. Cause in one month there is some more money and in others there is

less. When I'm going to a party, well, my dad just gives me and that's it. And sometimes I need to buy something, lodge somewhere, so then these are bigger sums, right? (...) I think it's gonna change [after starting studies] cause then the expenditures will be higher. And then I will probably get some money regularly, and i will try to earn some extra money as well. “(Damian, M, 19, ME, U)

However, majority of our respondents tried to avoid taking money from their parents – this was explained in the section about economic autonomy: youth literally “buy” their independence by showing to their parents that they can provide for themselves. That is why we have encountered situations when our interviewees, although living with their parents, were financially contributing to household budget, despite their, rather modest, earnings (ex. Zenek, M, 24, HE, NCJ). Some preferred borrowing money from friends than their parents:

„It wasn't just once that I borrowed some money but rather small amounts 10-20 PLN max. I've never borrowed like 100 or 200, never. These were just tiny amounts (...) Mainly from the neighbours, who is the closest, right?” Marcin (M, 23, ME, NCJ)

Marcin's example shows, that the denser is the network of one's friends, the easier is to find a person who will borrow money. Thus, social capital might be smoothly transformed into financial resources. Marcin admitted that if he had bigger needs, he would try turning to his father, but he doesn't really want to do that and prefers to wait and earn the money himself.

Parental help might be as symbolic as getting some food while visiting parents, but sometimes it meant getting a flat or receiving financial help to buy a flat. Parental or friends' support has not only financial or material dimensions – it might take other forms. In many cases the first job is somehow arranged by interviewee's social networks. Youth might use their parent's social networks while looking for a flat or looking for a job - social capital, like any other type of capitals, might be transferred from parents to their children.

The significance of family's social network was even more evident when we analysed stories of youth with greatest risk of social exclusion. The common part of these stories was usually lack of contact and support from parents. It could be a result of early death or emigration of one/ both of the parents, serious family conflict or low social status of parents.

3. Macro-coping strategies and policies

It is important to acknowledge that young people should not be considered as some passive objects which are targeted by public policies; they are an active subject who



are affected by public policies, but they also actively shape their results and construct their meanings. As a result, their perception and use of labour market policies might differ from assumptions underlying given policy measures.

District Labour Offices, which are the most important provider of labour market services in Poland, were often visited by our interviewees. In theory, the whole system of public employment services is oriented on providing help and assistance for young, unemployed people.

Paid internships which are offered by the District Labour Offices to unemployed youth are considered as one of the most popular policy tools which should help young workers with gaining knowledge and expertise necessary for finding a regular job. However, in smaller cities and rural areas with less developed labour markets, underfunded public institutions characterized by scarcity of job positions for people with tertiary education, vacancies suitable for young, well-educated people are rare. Thus, paid internship gives an opportunity for surviving till a permanent job position opens. As a result, young trainee participates in numerous, subsequent internships till a “real job position” opens – that is how youth become a part of a phenomenon of “repetitious internships” in Poland. System of internships financed from public funds, while contributing to getting new experience, does not necessarily facilitate finding a stable job in the local labour market. This relates to the fact that public institutions do not have to provide the possibility of employment after the internship, so they can repeatedly employ interns.

Adrianna (F, 22, HE, TE) has a considerable track record of internships in public institutions: a library, an agricultural agency, and two internships in the police. At the same time, she isn't convinced that the internships will help her get permanent employment. She sees them more as a way of gaining new experience and surviving till a permanent job position opens. Recent change in the regulations, whereby one has to be employed elsewhere between internships, could affect situation of youth who can only count on employment through internships. However, Adrianna gave an example of simple solution for this problem: requirement can be easily bypassed by short-term employment in a friend's company, in order to meet the formal criteria for being eligible for another internship.

„As a person who is looking for a job, I mean to get this internship, I had to be employed somewhere, the place didn't matter, even just for a week, to stop this process of one internship after another, to show better efficiency.” (Adrianna, F, 22, HE, TE)

Adrianna isn't convinced that the internships will help her get permanent employment. She sees them more as a way of gaining new experience and surviving till a permanent job position opens. Michalina, living in the same place, confirms Adrianna's that in a small town it is extremely difficult to find a reasonable job suitable for a young adult who has higher education. She distributed her CV among all employers who are operating in her region and provide services in line with her field of education:

„ No response, so far. Everywhere, they were just smiling and, throwing it on a pile (...) When I went there, when the „500+” programme has started, they needed people to issue the certificates. But they were just smiling and saying, that:” It's a waste of your and our time,



because this person has been chosen long time ago". They prepared this job offer, only because they were obliged to." (Michalina, F, 26, ME, NCJ)

She could start work as a shopping assistant, but she says that she prefers to help her dad with farm work. She says that in this segment of white collars jobs everything is booked in advance:

„ (...) but later on, it's like, some friend of somebody's friend is going to leave the job, so they are already sending their daughter to the adequate faculty, to graduate and to take this place." (Michalina, F, 26, ME, NCJ)

Thus, Michalina took similar strategy as Adrianna – she is registered in the District Labour Office to secure her health insurance and she participated in internships when they were available. However, at the same time she is in the middle of recruitment process for the duty in law enforcement sector.

Conclusions

Unemployment or precarious and temporary employment might have numerous short and long-term socioeconomic consequences for youth. Unemployed youth talked about problems with satisfying their needs in following areas. The main problem of Polish youth is related to high prices of housing – too low salary or unstable source of income hinders from renting a flat. Buying an own flat is far beyond the dreams of most of our interviewees – they talk about this only in the context of long-term plans. Our interviewees often mentioned lack of resources for holidays, sometimes they couldn't afford electronic equipment they would like to have. However, although the financial and material situation of our interviewees was very diversified, they didn't show signs of extreme deprivation. Those who were in the worst situation developed strategies of adapting their needs according to their current financial capacities. Moreover, when asked about the optimal salary they gave answers which were anchored at their current income level. At the same time, our interviewees' bank balance was not directly associated with their financial satisfaction. The mechanism which plays here an important role is a relative deprivation – our interviewees seem to evaluate their financial situation in comparison to the reference group consisting of their friends and colleagues. Thus, people whose friends are currently in a better financial situation seem to be less satisfied with their situation.

Budget management and financial planning were difficult for unemployed or temporarily employed, low paid youth. They often struggled with making savings, but on the other hand they tried to develop strategies allowing them to limit their expenses and put some money away for the future. Unstable income, short-term contract or lack of contracts changes the mode of thinking about life – it is a cure of transiency which more and more often becomes a part of youth life. Our interviewees complained that low income makes it impossible to think about future or make more serious plans. Lack of stable employment or too low income becomes a serious obstacle to start a family for young adults – they postpone their marriages or having children. Lack of job or insufficient funds hamper the possibility of participating in social life. Work was not only



valued in financial terms. Our interviewees appreciated their jobs for the opportunity to interact with our people – this non-economic function of work seems to be very important for them.

Unemployment or insecure, low-paid jobs forced our interviewees to face the problem of insufficient financial resources. They took different individual strategies to cope with these problems. Active strategies involved diversification of income sources, finding additional sources of income by taking additional part-time jobs or finding short informal commissions. Passive individual strategies were based on attempts to limit needs and expenses. On the meso-level youth used the support coming from their families, partners and friends. Parental support had various forms: might be as symbolic as getting some food while visiting parents, but sometimes it meant getting a flat or receiving financial help to buy a flat. Many of our interviewees asked for help at District Labour Offices – main labour market institutions in Poland. The next chapter provides a deeper analysis of the youth's perception of labour market policies. However, it is important to acknowledge that young people should not be considered as some passive objects which are targeted by public policies; they are an active subject who are affected by public policies, but they also actively shape their results and construct their meanings.

PART E. Social exclusion

1. High risk of social exclusion

Shortages in each domain can become risk factors of social exclusion. However, our analysis shows that the biggest threat lays in the accumulation of risk factors. Multiple burdens create a trap of social exclusion from which it is hard to get out⁸.

Jowita's story serves as a good example of cumulative disadvantages – household run by a single mother with no social or financial support, disabled child – Jowita's sister – demanding special care and additional financial resources, terminal cancer of Jowita's mother, Jowita's unexpected pregnancy and lack of support from child's father, job loss, debts, becoming a homeless person. At the same time, there were not many close friends, family members or relatives who could help her. The economic status of her family was also low, even before her mother's sickness. These factors, taken together, put Jowita in a great risk of social exclusion.

Very similar mechanism – of overlapping risk factors can be observe in Zuzia's (F, 28, LE, U) story.

Zuzia, on the other hand, was raised by a single mother who didn't have financial resources to provide secure life start for her daughter. As a low-educated woman, who worked mainly illegally, Zuzia was exploited by her employers. When she got pregnant she lost her job with no benefits. When the things between her and her partner became bad, she couldn't provide for herself, run into the debts, lost her flat and became homeless.



It is worth of noticing that Jowita, Zuzia and Joanna (F, 27, ME, NCJ) are mothers. Having a child, while facing low social support (Jowita and Zuzia are single mothers, Joanna lives with unemployed partner) and labour market exclusion, might be considered as an important factor increasing poverty risk.

Piotr (M, 23, ME, U) is also unemployed. His prolonged education and little professional experience - limited to consecutive internships - do not contribute to a "strong" cv, is currently unemployed. He lives with his mother and helps her to look after his five-year-old sister, and has thus limited mobility, which prevents him from employment outside the local labour market. The lack of well-developed family ties (the death of grandparents and stepfather, limited support of the extended family) and of social connections force the interviewee to rely mainly on himself.

Stories which were told by interviewees in high risk of social exclusion had some common points: **difficult family situation** – often problematic relations with parents, low level of education, unemployment with some episodes of informal work. Additionally, in case of women: an important turning point was an early, unexpected pregnancy which was often accompanied with limited help from partner's and family's side.

Education and Work pathways

What is characteristic for this group is that **educational trajectories of its members were usually broken** at some point. Their working trajectories, on the other hand, were often characterized by **consecutive episodes of informal jobs**, often leading to long-term unemployment.

Zuzia's (F, 28, LE, U) mother didn't have much time for her as she was working full-time as a cleaning lady. After finishing the lower secondary school, she went to the basic vocational school and started the traineeship for the cook. She terminated her training after 6 months, because she "felt lost at that time". The reason for her school dropout was complex.

At the time when Zuzia started her vocational training she couldn't get along with her mother and mother's new partner. Moreover, they had to leave their old flat - her mother lost her job (after 22 years, because of the company's break-up), run into the debts and had to move to another flat. Their only income was based on the alimonies and social benefits. This was a breaking point in Zuzia life - she lost her favourite flat, she had to move to another part of the city where she had no friends, her relations with her mother became worse. She was escaping from home, started to spend her nights at the staircase, friends' places or with her grandma. Her conflict with mother was escalating – from time to time her mother didn't let Zuzia inside the flat. When Zuzia turned 18 years old, she felt free to leave her home and start her own life. Then, she had several episodes of both informal and formal work. However, her main working experience is related to the sewing company where she worked with no contract while she was formally registered as unemployed person. She got the job through her partner. After 3 years of work, when she was 23 years old, she got pregnant. She had to leave her job and since then she has no job.

Another **pattern of school dropouts** is not directly related to the family problems or conflicts with parents. This issue was highlighted by one of our interviewees, representing a low risk group, working as a vocational school teacher. Marzena says that some of her pupils, especially girls neglect their educational responsibilities,



because of their family responsibilities. They need to support their parents, siblings – start bringing money back home. Sometimes they just turn 18 and quit the school. The problem is very visible among male pupils from less wealthy families. They often take an informal work at the construction sites during holidays, start earning good money and leave their school. The need of youth work might be driven by a difficult financial situation of their families. But sometimes it is just a result of materialist approach towards life and urgent need of getting newer phone or more fashionable clothes.

Zenek (M, 24, HE, NCJ) seems to fit this pattern. He grew up in his small hometown, he attended there a primary and lower secondary school. He wasn't very much interested in school activities and wasn't a type of a bookworm. When he finished lower secondary school, he went to the technical upper secondary school – he enrolled at class for nutrition technicians. In the beginning, he was satisfied with his educational decision, but he quitted his school and started working at the construction site. Nowadays he regrets that decision, he says that with finished upper secondary education it would be easier for him to find a job. Zenek is in difficult situation – he is low educated, works informally at construction sites. His work is not stable enough to provide him regular income that would enable starting his independent life. He lives with his parents, shares a small room with his brother. His work involves significant risk of accidents or injuries.

Within high risk of exclusion group, incomplete or low education usually resulted in sequences of informal jobs which often lead to unemployment (Zuzia's (F, 28, LE, U), Jowita (F, 28, ME, U) or Zenek (M, 24, HE, NCJ). Moreover, informal jobs are a typical part **entrapment scenario** – poorly educated youth who start working informally have huge problems with finding a regular job.

To give some example. Joanna (F, 27, ME, NCJ) has an upper secondary education and she tried twice to start studies, but she resigned. Her working trajectory is quite complex and tangled, moreover it is full of informal work episodes.

When she was 21 years old she started her first full time job as a shop assistant – for 6 months she was selling clothes. Although she was working at least 40 hours per week, she had a part time (1/4) temporary contract. So, she was officially paid for part-time job and got the rest of her salary unofficially. Later, she got a good job in a furniture store. It was a full time, legal job – she had a minimal wage and bonuses which were related to her sales volume. The shop offered numerous non-wage benefits – bonuses and gifts for Christmas, holidays etc. In the beginning, she got a 3-months trial contract, the next step was a 2-year temporary contract. In the end of this contract Joanna got pregnant. Due to some health problems and emerging risk to her pregnancy she went for the sick leave. When she gave a birth, she went for the maternity leave and till the end of her work agreement she stayed at the unpaid extended post-maternity leave. Thus, she registered as unemployed person and started working informally. It was a small textile factory – she was responsible for printing patterns on a T-shirts. For 6 months, she was entitled to unemployment benefits, thus her employer proposed her to work with no contract. After this period, she got the temporary contract, but again it was a mix of formal and informal employment – 'official' minimum wage plus untaxed cash which she received on the regular basis. She left this job when she got a ridiculously low salary – it was less than she had in her "official" contract and the unofficial part of her salary just vanished. She registered as unemployed person, but this time with no rights to unemployment benefits. She started to work in another textile factory (she is responsible for the quality control) where she got a temporary contract (2 months). When her contract expired, her boss still expected her to work and paid her salary. Thus, she is working informally and looking for another job, but finding a regular one with undocumented working experience is not easy for her.



With no stable employment, unemployed partner and small child, Joanna stays in the risk of social exclusion. Joanna works informally in hazardous environment which might be dangerous for her health. At the same time, she has no financial means to develop her skills and as a young mother, she cannot accept a job with long and inflexible working hours. She somehow got stuck in her informal job.

Informal Social Support

There were many interviewees who struggled with different financial problems, but not so many who at the same time had very limited social support. **Weak social support is the most important factor characterizing the group of Polish youths classified as being in high risk of social exclusion.**

In general, across the analysis of all 40 IDI's we could identify the most important source of social support for our interviewees. Obviously, it was family – usually parents, in some cases grandparents or parents in law. Partners and friends were also mentioned in the context of informal support, but they were less significant for our interviewees.

Parental support is multidimensional – economic and material: parents provide housing, financial support and necessary goods; social – parental social networks might be used for finding a job, accommodation and psychological – our young interviewees mentioned that they dad/mum is the closest person with whom they might talk, share their problems and ask for advice.

The group of interviewees classified as being at high risk of social exclusion might be generally characterized by **malfunctioning parental support**. Being raised by a single parent, being orphan or losing one or both parents on the way to adulthood – these factors weaken potential informal support.

For example, Zuzia (F, 28, LE, U) was raised by a single mother who didn't have financial resources to provide secure life start for her daughter. didn't not receive much support from her parents – her mother literally threw her away from their home. She has no contact with her father. She doesn't talk about her sister – probably their contacts are very limited. The only support within the family comes from her grandma (on her mother side). Zuzia's grandma rescued her from living on the street when Zuzia was escaping from mother's flat. However, when Zuzia turned 18 years old, she felt free to leave her home and start her own life.

Jowita's story is slightly different – tragic combination of family events led to her problems.

Jowita, her older brother and younger sister with Down syndrome were raised by a single mother (used to work as a purse maker). Their younger brother committed suicide when he was 9 years old. Her father left them when she was 3 years old. Her mother was diagnosed with the breast cancer when Jowita was at the first year of her school. Jowita's mother passed away three years later, just few months after Jowita's graduation. Jowita couldn't continue her traineeship started in basic vocational school as a regular worker, because she had to take care of her handicapped sister.

When we interviewed Marcin (M, 19, LE, U), he was on the point of quitting school and registering as unemployed.



He had a high rate of absenteeism in high school and decided to drop out when he saw the opportunity for a better job after a vocational training course. He has fallen out of touch with his mother. Due to bad family conditions, Marcin moved into an orphanage at the age of 15. He never knew his father. He could count on his grandmother's help, but he doesn't want to use it, preferring to be independent.

It is important to stress that interviewees who were classified as being at a high risk of social isolation are not completely alone. They might be living with their relatives or have quite good relations with their parents. However, their parents/relatives might not have sufficient economic or social resources to provide them adequate support which would help them with breaking a vicious circle of social exclusion.

Joanna (F, 27, ME, NCJ) could not count on her own family, although her mum and dad are both still working. Her parents are nursing a grudge against her as she failed with her studies. Her financial and housing situation is difficult. Her partner (30) is low educated (didn't finish secondary school) and currently he is looking for a job. Her employer didn't want to sign an official job contract with her and her earnings are low. Unstable employment and low salary affects not only Joanna's housing situation, but also her possibilities of professional development and gaining new skills. She lives in 3-rooms flat with her 3-years old daughter, her partner, his mother and his grandma. Without the help of her mother-in-law and her partner's grandma her family would be in a really bad situation. However, her partner's mother and grandma have also very limited resources – this situation looks like a stalemate.

In some cases, available informal support is just too limited to bring any substantial change into life of young person in need.

It is also a case of Zenek (M, 24, HE, NCJ) who lives with his parents, he shares a small room with his younger brother. His father (50) finished basic vocational school and works at lumber mill. His mother, 47 years old, has upper secondary education and works as a cleaning lady at the local hospital. His family struggles to make ends meet, thus it is rather Zenek who must support family budget. And he does this, contributing regular amounts from his irregular earnings coming from informal jobs.

Autonomy pathways

People whose biographies were described in this section had to struggle a lot in their life, but they are also very diversified. In general, their housing autonomy is low – financial hardship forced them to live with parents or in publicly founded facilities (ex. Shelter for Homeless Mothers where Jowita and Zuzia stay). On the other hand, harsh life conditions made them more mature and self-reliant.

Marcin (M, 19, LE, U) few months ago - after turning 18 - moved out of the orphanage, into a flat rented together with his friends. Significantly, he stresses that it was his own choice, as he believed the orphanage held more opportunities than his family home.

Mothers present in this risk group (Joanna, Zuzia and Jowita) present slightly different views on adulthood than the rest. They try to define adulthood through their experience of motherhood. Being adult, in that sense, means to be responsible for other people, particularly being responsible for her own child.

Jowita's path to the adulthood was also harsh – she had to grow up quickly as she became responsible for taking care of her sick mother and handicapped sister. The same idea is nicely embedded in the following quota from Zuzia:



(...) But I think, that you become an adult, when you're going through some stage of your life, struggling with something, gaining some experience, it's not only about turning 18 (...) you just need to reach that moment in your life, when you tell yourself, now I'm a grown up, I'm responsible for my own future, I'm fighting for myself (...) I'm taking care of a child, all by myself, so it's a double responsibility, double life, one life included in two persons, you need to fight for yourself and for your child to have (...)(Zuzia, F, 28, LE, U)

Wellbeing and Health

Many participants admitted that due to their unemployment, illegal employment or trash contracts their access to public healthcare is hindered. This is the case e.g. of Jowita (F, 28, ME, U), Zuzia (F, 28, LE, U) or Zenek (M, 24, HE, NCJ).

The informal work, which was often a part of biographies of members of this group, is often related to unfavourable working conditions.

As an example, we might consider Joanna's (F, 27, ME, NCJ) case. She is a young mother, hired informally in sewing factory where she is exposed to dangerous equipment including industrial irons. She is aware that with no contract, no social or health insurance her employer puts her in hazardous situation.

For young mothers belonging to the described group, the biggest source of happiness and fulfilment is motherhood. Zuzia (F, 28, LE, U) or Joanna (F, 27, ME, NCJ) admit that *being* a mother changed a lot in her life. Zuzia considers herself as more responsible and joyful person. On the other she is afraid that she won't be able to protect her child and give her better start of life than this she had:

Well, you know, having a child is associated with joy, and most of all with love, but it's also the responsibility for this new human being. I mean, for it not to have such a life like I've had. But I also can't think about it all the time, because she will feel it, cause anyway she sees, that I'm all the time by her side (Zuzia, F, 28, LE, U)

Formal Support: State policies

Our interviewees in high risk group have been a subject of wide range of public policies, including labour market policies.

Jowita (F, 28, ME, U) as any unemployed person must visit the place regularly. However, each time she meets with a different person who acts rather like clerk than career advisor who is really interested in her situation. The bureaucratic nature of many procedures in the District Labour Office seems to be problematic for some of our interviewees. Our interviewees feel there faceless, unimportant and ignored. Thus, it is not surprising that Zenek (M, 24, HE, NCJ), asked about his supervisor at the Employment Office, replied emotionally that 'she doesn't care'.

Representatives of high risk of exclusion group were also supported by social and housing policies targeting single mothers.

Zuzia (F, 28, LE, U) was registered as an unemployed person for most time of her life, but she considered this rather as a measure to protect her health insurance than a way to find a regular job. When she was a teenager, her family was a subject of a family court supervision. Currently, she is in the same situation – as her parental rights are constrained, she is supervised by the family court officer. Currently, similarly as Zuzia (F, 28, LE, U), she stays at the Shelter for Homeless Woman which provides her a place for the living with all the necessary services. She



also gets social benefits which she can use to buy food and clothes. The main source of her income are alimonies paid by her former partner. Shelter for Homeless Women is a special facility which is publicly funded and run by the Social Welfare Centre. It provides place for the living for homeless, single woman with or without children. Women living in the shelter work or are looking for the work, some of them might get social benefits – they must prepare their own meals and tidy up their place. During their stay in the shelter they usually apply for the social housing. Depending on their labour market situation (for a successful application they should prove a source of a regular income) and current availability of social flats, they might stay at the shelter a few months or a few years. Zuzia has just been awarded with a social flat - it is provided by the city council, she can stay there, but she must cover all the bills.

Jowita (F, 28, ME, U) might also be eligible to get a social flat with low rental fees subsidized by the city – that's currently her priority. What's somehow striking in Jowita's attitude is that she doesn't see any other option for improving her housing situation than applying for the social flat. It seems that Jowita got used to different forms of policy support and considers them as a natural part of her life. Both stories, Jowita's and Zuzia's, fit the phenomenon of welfare dependency syndrome - both women count on welfare benefits for many years. Without this formal support, they would not be able to meet the everyday expenses.

However, formal support might be analysed from a critical perspective. Involvement in policy measures constrains people autonomy – they must subordinate to norms and rules which are imposed by institutions which provide support. This mechanism was not very visible in case of labour market institutions, but it was clear in Jowita (F, 28, ME, U) and Zuzia (F, 28, LE, U) cases: they both stayed in the Shelter for Homeless Woman which has strict regulations affecting its inhabitants' daily life rhythm. Women living in the shelter work or are looking for the work, some of them might get social benefits – they should prepare their own meals and tidy up their place.

Jowita's (F, 28, ME, U) story illustrates the severity of certain policy measures and reminds that formal support might be understood as a form of social control. Jowita, a homeless woman with child, found her home at the catholic shelter for homeless woman. However, the facility's staff decided that Jowita is not properly taking care of her child and asked the court to constrain her parental rights. Since that time, she tries to get her parental rights back – her son is two years old and stays at the orphanage. Being separated from her son is a main source of hardship and sorrow in her life.

2. Increased risk of social exclusion

The increased risk of social exclusion category includes individuals, who experience at the same time labour market exclusion (or risk) and either high risk of economic exclusion or high risk of social isolation. In Polish case, members of this group faced various economic problems, but no one has experienced high risk of social isolation.

However, as Levitas et al. notice, there is an established understanding in the literature that 'resources' do not mean only income (Townsend, 1979). Therefore, this domain includes material and economic resources together with family members and social networks which are a resource in both practical and emotional terms (social resources) and access to public and private services. Material and economic resources apply to:



income, possession of necessities, home ownership, other assets and savings, debt or subjective poverty. Many of the interviewees described how insufficient material resources influence their life, e.g. by not allowing them to afford some goods, like going to vacation, taking a loan or choosing a job which would coincide more with their interests, but would pay less or be riskier.

This is the case of Konrad (M, 23, ME, U), for whom a mortgage and accommodation costs make it impossible for him to afford a longer break in employment and lack of earnings. Poor earnings and dissatisfying job together with financial responsibilities, has put the interviewee in a trap: to earn more, he would have to gain experience in a poorly paid job. Also, the lack of sufficient experience makes him take low-paying jobs to make a living.

Similarly, Marcel (M, 28, ME, TE), who lives with his girlfriend, admits that they are in a difficult financial situation. They have stable - but rather low - income, which covers only necessities: rental fee, bills, *occasional entertainment and food*.

Leaving from one payment to another makes it impossible for some participants to save any money for the future. *Ewa (F, 30, HE, TE) honestly admits that with her salary there is "no such option" to put off some money.*

Those of the interviewees who face material deprivation, work out different coping strategies. Most common one is economizing. Representatives of such strategy are Marcel (M, 28, ME, TE) and Łukasz (M, 29, HE, TE), who have adjusted to their current life situation mainly by limiting their needs to the bare necessities. They have been living a modest life for many years: not going to vacation, shopping in cheapest stores, buying only crucial products. Even though they limit their spending as much as possible, they have no savings and nothing to fall back on in case of unforeseen accidents. However, both admit, that they can count on their friends' and family's support.

Education and work pathways

Due to the problematic access to flats for rent or care services, many young people found it easier to live with their parents or in their proximity. Therefore, **the choice of educational paths of the inhabitants of towns or villages was determined by access to schools and higher education courses available locally**, which not always provided high-quality education.

The educational choices made by the interviewees were often in line with external expectations or peer pressure. The first group – choices made in line of external expectations - were often motivated by advice of interviewee's' parents or other role models.

Second group of choices, named as those made of peer pressure, were often triggered by the fact that someone from respondents' closest friends selected a specific department, like Bronek (M, 20, ME, U) who chose his school because his girlfriend decided to go there or Lech (M, 28, LE, NCJ) who joined his friends who were going to



the technical upper secondary school (car mechanics profession), although his main area of interest was electronics and IT.

A common factor within this group was a **complete confusion when it comes to making decisions about directions of future career paths**, which was described by respondents as “real hard-core”, something “terrifying” (Joanna, F, 27, ME, NCJ).

Looking for turning points, one may indicate the period of the lower secondary school and first choices of an educational path, either towards vocational or comprehensive education and further on – higher education. It is important to mention the influence of a wide-spread stereotypical view on the vocational education that is present in Polish society and still affects educational choices. Vocational education is a path chosen by not so capable students, who were not good enough to be accepted into comprehensive high schools. This conviction is noticeable in many argumentative comments when it comes to decision making on future educational path (ex. Damian, M, 23, ME, U).

After choosing type of secondary school, an essential negative factor at this stage were situations which forced an individual to interrupt their education or prolonged the period of progressing to its next levels. In the latter case, a good example is failing the matriculation examination, or failing to pass all the end-of-year exams during studies, but also the necessity to go to work to have resources for one's living (ex. Karolina, F, 21, LE, TE).

Overall, professional trajectories can be divided into two basic groups: those with non-linear, scattered trajectories and the opposite – those whose professional biographies form linear trajectories in one area of interest. The first type is characteristic for interviewees belonging to the group with increased risk of social exclusion.

It consists of interviewees whose educational and professional trajectories are characterized by non-linearity and are realized in scattered areas. Over time they perform various jobs that are paid similarly and assigned similar prestige: Anna (F, 21, ME, NCJ) used to work as waitress, sport instructor and office manager, Paweł (M, 20, ME, U) finished vocational school with car mechanic specialization, tried to work in his field, but after a few fails found job at construction sites. Currently he works as a waiter.

An extreme example is Ania's occupational trajectory (Anna, F, 21, ME, NCJ). For the past five years - since she was 17 - she has worked in a dozen or so various workplaces. Only in one of them - McDonald's she had an employment contract. In the others, she had a fee-for-task agreement, or worked illegally. She worked in bars - sometimes in a few at a time, a bookshop, two shoe shops, two call centres, a military shop, a teahouse, a music club. She changed jobs for various reasons, mainly due to poor working conditions, or lack of contract extension.

Another example is Mateusz (M, 30, ME, U) who is currently officially unemployed, but he helps his wife run her business, and also moonlights by fixing his previous clients' phones and computers. In the past, he was an intern at the museum, moonlighted on a construction site, worked in England as a kitchen assistant. In Gdańsk he was a heavy machinery maintenance technician and a mobile phone repairer. Having returned to his home town, he started his own company, which went bust. He also worked for one of the major mobile network operators in



sales and customer care. His longest period of employment was two years; sometimes it was as short as a few months.

Representatives of this group quite often experienced so-called “gaps” in their CVs, partially resulting from unemployment, and partially from undeclared employment, admitting to which is not the right thing to do.

A great deal of respondents had decided to take any first job, although usually it had not been in accordance with their expectations or education, or they had done internships. Some of the respondents had started informal job, often supported by friends and family. For those interviewees, **under-qualified jobs and temporary contracts very often become traps rather than stepping stones** (Scherer 2004). In such situations, the next phase of the trajectory of labour market exclusion becomes a struggle, lasting often many years, for breaking the trajectory and obtaining stable employment. As it happened in already cited examples of Anna (Anna, F, 23, ME, NCJ) or Paweł (M, 20, ME, U).

Informal Social support

Informal social support is a crucial protective factor emerging from our analysis. It is obvious that interviewees who can count on their parents' help are usually in much better situation. Social resources domain includes such areas as: institutionalisation/separation from family, social support (affective and instrumental), frequency and quality of contact with family members/friends/co-workers. Michalina (F, 26, ME, NCJ) and Adrianna (F, 22, HE, TE) finished their studies and returned home – they are both living in the countryside with their parents. Thanks to parental support, they can take additional time and look for proper jobs. They make some money thanks to publicly subsidized internships and occasional informal jobs, but they are not forced to do it or to take any available job. Despite being unemployed or having very low income, they were not in the risk of social exclusion, because of their significant others' support – parental home or farm functions as a source of support which helps surviving times of financial hardship.

Living with family mitigated the negative consequences of the interviewee's uncertain situation in the labour market (ex. partially economic independent interviewees). However, it is not only the matter of parental socio-economic support. Mateusz's case (M, 30, HE, U) illustrates the significance of emotional support, but also shows that lack of parental support might be partly substituted by the support of other relatives:

Mateusz lives with his grandmother. Despite his age and education, he is largely helpless in life, and is dependent on the support and care of his grandma. The key to understanding the interviewee's whole biography are his parents. When the interviewee was three, their parental rights were terminated due to irresponsibility and inability to properly look after a child. Since then, the interviewee has been in the custody of his grandmother, who manages the house and the finances. He has a mild disability certificate due to emotional disorders. The disability benefit is his main source of income. However, his childhood experiences have strongly affected his mental health and self-esteem. The only safeguard of his well-being is his grandma, who prevents him from repeating the life story of his parents. (Mateusz, M, 30, HE, U)



On the other hand, most dramatic stories we heard are characterized by the lack of parental support and were described in the section regarding people in the high risk of social exclusion.

Autonomy pathways

Most of the participants belonging to the described group are partially independent. They can count on strong support of their parents or other relatives, but their economic situation is not good enough to start a fully independent life.

Bronek (M, 20, ME, U) lives with his grandma. He is worried about his low salary at the internship. He earns 850 PLN per month and contributes to the bills around 300zł. He spends his money on food, boxing classes, cigarettes and parties. He spends his money on food, boxing classes, cigarettes and parties. Theoretically he can move out and rent a flat with his friends, but he doesn't want to: "Theoretically I could..., but it would be a vegetation, not life" – he says.

Similarly, Mariusz (M, 21, ME, NCJ) who lives with his mother and sister, makes on average PLN 500-800 a month. He spends the rest on leisure and entertainment. When he has no money, he borrows from his friends. He doesn't borrow money from his family, but he also doesn't contribute to the housing and grocery costs, as they are covered by his mother and sister.

It is difficult to identify a single pattern of leaving parental home among the youth in increased risk of social exclusion. In majority of cases, they are still living with their parents. Those who left, usually moved to a rented flat (obviously, it is not an option easily available in rural areas). There were few cases of people who had their own flat: Gabrysia (F, 23, ME, NCJ) got flat from her parents; Anna (F, 27, HE, U) inherited flat from her grandma. Nobody could afford buying a flat on credit.

There are at least two breaking points in youths' lives which trigger processes of leaving parental home. First, finishing education, (Mateusz, M, 30, ME, U) put it straight, there is some social pressure for leaving parental home after finishing studies.

Second, getting involved in a romantic relationship, particularly getting married – Filip (M, 21, LE, U), accelerates the process of leaving parental home. Majority of young families within described group struggled with buying or even renting their own flat.

Mateusz (M, 30, ME, U) is 29, he is unemployed and works informally, has a pregnant wife, and is expecting his first child in a few months. He is currently living with his wife in a rented flat. Damian (M, 23, ME, U) finished upper secondary school, but wasn't successful in attending university. He attends a technical high school for adults and is registered as unemployed hoping for paid internship in a public institution. When he was 18 years old, due to the conflict with his parents, he moved from parental home to his grandparents' place. However, he would like to have his own flat, together with his girlfriend. He can't afford it, though, due to low and irregular income.

Filip (M, 25, LE, U) left his parental house when he met his girlfriend – she was living in a bigger city, 16km from his village. The period when they lived together with his wife parents was rather difficult: "The same. Always some fights. Or some arguments or something..." Currently they are renting a flat in the town where his wife used to live. For one year, they didn't have to pay for the rent, because Filip did the renovation of the flat.



Well-being and health

Polish participants were rather reluctant while talking about their well-being and health. It was difficult for them to define what those concepts mean for them. In addition, **most of the interviewees did not have any major health problems, therefore they did not mention health as an important aspect of their lives** or a component of their well-being. Marcel (M, 28, ME, TE), who, when asked about his health answered that, if it doesn't bother him, he doesn't think about health.

However, the influence that health has on different areas of life is especially significant for part of Polish sample, consisting of disabled participants. They were chosen due to the discrimination of disabled workers on Polish labour market. **This group consists of people facing both physical and mental disability difficulties. They all were classified as belonging to the group with increased chances of social exclusion** – without parental help they would face significant problems in numerous dimensions of their life. We talked with Hania (F, 28, ME, U) who is severely handicapped since she was born. She stays on a wheelchair and needs special medical care or Anna (F, 27, HE, U) who told us about her difficulties to manage stress and suffering from depressive states. We talked with Mateusz (M, 30, HE, U) who, due to his harsh family situation wasn't prepared for an unassisted and independent life, with Piotr (M, 23, ME, U) who lost his hearing (the interview was translated by a sign language interpreter) and a few others. All the participants in this group were diagnosed with disability.

When talking about well-being they also mentioned stability and different aspects of happiness. When it comes to most common risk factors on the micro level, as most significant occurred health risks (especially in a case of disabled participants) and personal characteristics (low self-esteem). Mezzo level was largely dominated by family-related issues (conflicts, difficult background and bad duplication of bad patterns). Friends influence was mentioned significantly less often. Precarious employment considerably affects young people's well-being and health on mezzo level. Luck of jobs results in the feeling of dependence in employees. They fear being fired, therefore do not demand from employers working conditions that they deserve (legal contracts, healthy environment, regular working hours).

When it comes to coping strategies, surprisingly often participants mentioned sport activity and healthy lifestyle (more common among higher-educated interviewees). On mezzo level, once again, family played the main role. Significant others supported young people's well-being and health with practical help (providing accommodation and health insurance, helping with babysitting) and mental help (comforting and giving advice). Parents' practical help was most common among participants with lower education, whereas mental help among those with higher degree. On male interviewees' well-being, significant influence had their female partners, who motivated them and comforted in the moments of stress. Opinion on labour offices' activity, which was the most common factor of macro coping strategy, varied significantly among



respondents. It did not seem like it substantially improves participants' well-being and health.

Interviews with participants who were diagnosed with mental or physical disability show legal solutions which do not work as they should. On one hand, they encourage employers to hire disabled candidates, on the other hand – they are misconducted by both sides. The area of empowerment of disabled employees needs improvement, so they would not feel completely dependent on their significant others and were able to support themselves with some help from the State.

Formal Support – Policies

One of the common findings from our interviews was surprisingly low interest of youth in state activities and public policies. Most of our interviewees not only had limited knowledge about policies, but also were not much interested in such topics. Youth who presented lack of knowledge about public policies often stressed the importance of self-reliance in adult life – counting on yourself, not looking for a state support. This mode of thinking wasn't present in case of group of people in high risk of social exclusion. This attitude brings some negative consequences for the quality of LM services as well: if youth visiting Poviats Labour Offices do not know their rights and available policy measures, they do not present themselves as active and demanding customers. Consequently, they are rather treated as petitioners than customers. They accept their passive social role and allow being treated as we described it below. Thus, the possible feedback loop (LM office client – LM office clerk) which would be essential for the improvement of the quality of LM services is missing or malfunctioning.

The employment offices which we have visited are clearly overloaded with work – many clients and limited human resources might result in long queues, impersonal attitude toward unemployed and lower quality of services. Thus, stereotypical view of passive and bureaucratized Employment Offices might have some roots in reality – at least it was confirmed in stories of some of our interviewees. The opinions of participants characterized by increased risk of social inclusion do not differ much in this matter from opinions of people in high risk of social exclusion.

Michalina (F, 26, ME, NCJ) is a bright and resourceful person, but she had to register as unemployed due to scarcity of jobs in her region. She was critical about the way the Poviats Labour Offices works - in her opinion "They just do what they have to. Nothing more."

Poviat Employment Offices are responsible for disseminating information on vacancies and by helping with finding a job. Our interviewees were rather critical in their opinions about the effectiveness of employment offices in this area. They often mentioned that it **is much better to find a job on your own than wait for a job offer from the employment office**. Some of them complained that job offers which they get from the employment office are not adequate for their skills or life situation.

Career counselling seems to be a deeply neglected area in Poland. Theoretically it is one of key activities of labour market institutions and a very important task of Poviat Employment Offices. Theoretically it should be also present at schools. Poviat



Employment Offices might organize group workshops or provide individual career counselling. According to the law, some of these activities should take place already at schools where representatives of labour market institutions or specially trained teachers should help youth with discovering their unique talents or take deliberate decisions regarding their future. Unfortunately – this state of affairs, widely described in official documents and reports which summarize activities of labour market or educational institutions, doesn't correspond with narratives of our interviewees. **Our interviewees did not mention any reasonable examples of career counselling coming from the time of their education.**

Some of them remembered filling up some psychological tests or participating at some additional classes about professional career. However, these activities – in their opinion – were rather superficial and useless.

“And directly from the school.... No, I don't really remember anything like: we are here for you if you have any questions. Well, there was a school pedagogue, and he made some questionnaires, but it was more like: ok you'd done some survey, if you want you can read it through... It was nothing encouraging...” (Marek, M, 23, ME, TE)

Powiat Employment Offices offer different training schemes, vocational courses and scholarships. However, the accessibility of such measures depends on their budgets and administrative conditioning. Thus, some of our interviewees experienced difficulties with getting training or course which they needed. In some cases, people were not satisfied with the quality of offered courses, stating that they have learned much more when they started their work. However, any measures which help unemployed people with improving their vocational skills or extending their professional knowledge, were rather positively evaluated.

Stories of our interviewees show that subsidized employment might be a very effective tool of supporting youth who are in vulnerable position on the labour market. Employment subsidies are usually organized as paid internships. Job position is provided by employer, either in the public or private sector, but financed by Powiat Employment Office. These are typically short-term measures, 6 or 12 months long, but they should allow to gain necessary skills, build up work experience and first professional network. Some of our interviewees reached good jobs thanks to their internships. However, there are also some negative mechanisms embedded in this policy measure. In smaller cities and rural areas with less developed labour markets vacancies suitable for young, well-educated people are rare. Thus, paid internship is the only available option for surviving on a given labour market till the right permanent job position opens. As a result, young trainee participates in numerous, subsequent internships till a “real job position” opens. That is how youth become a part of a phenomenon of “repetitious internships” which might be considered as an unintended consequence of this popular policy measure. We have spoken with interviewees who had a considerable track record of internships, but still no prospects for regular employment (ex. Michalina, F, 26, ME, NCJ; Adrianna, F, 22, HE, TE; Łukasz, M, 29,



HE, TE). Subsidized employment allows them to stay on the labour market, gain necessary skills and earn some money. However, the time horizon of employment is always temporary, and the salary offered on the internships is too low to leave parental home or start a family. Youth who fall into mechanism of “repetitious internships” feel entrapped – they are forced to wait until the prospects for regular employment appear.

3. Low risk of social exclusion

Few of our interviewees might be considered as people in low risk of social exclusion. They might have temporary jobs, but their financial situation is relatively good, and availability of parental support works as a buffer against job insecurity⁹.

Education and work pathways

Making educational choice based on their area of interest and linear working trajectories were characteristic for members of the group characterized by low risk of social exclusion. Clear educational and professional goals increase the chances of a linear, targeted career and, consequently, the conversion of temporary contracts into permanent ones.

What is also characteristic for this group, is starting professional career early, sometimes while still in high school, vocational school or during studies. Additionally, most of the time, one of the first jobs was already connected with respondents' area of studies which they later perseveringly followed. A good representative of such trajectory is Marian (M, 27, HE, TE). He started his professional experience at the second year of studies (Finance and Accounting) in a bank call centre. After 2 years, he got transferred to one of bank agencies. His promotion was the effect of his own efforts – he personally approached his supervisors and asked for it. Now he has a stable job in another financial institution. Marian's story shows the impact that internal locus of control (Rotter, 1954) has on individuals' trajectories. As Rotter describes, individuals with a strong internal locus of control believe that events in their life derive primarily from their own actions. Therefore, their actions are characterized by a high level of agency and sometimes quite high-risk factor. Filip's (M, 21, LE, U) professional success involved a rather risky decision to disrupt MA studies (the respondent is a BA holder) and moving from his home town to the capital, as well as starting employment in a new company with voluntary work. Marian on the other hand decided to break of budding career and degrade from a better position to a worse because of professional burn-out and incapability to reconcile studies with work.

Characteristic example of professional trajectories within this group are young graduates of tertiary education who came back to their places of origin - small towns or rural areas.

-18-year-olds, there is an obligation to continue education.

⁹ Primary education was compulsory for all 6-year-olds from 2015



A good example of such trajectory is Ewe's biography, whose life story is a model-based case of a career of young, well-educated adult in a small city surrounded by rural areas. From the beginning, she was oriented on the office, nine-to-five job. There were not many public institutions or big companies which might provide such working opportunities in her region. Thus, her career was a showcase mix of individual luck and determination - she started with the "internship, then trainings, mandatory contract, employment contract, replacement contract and so on". In her opinion it is difficult for young person to find a job in the public administration branch, because of the low rotation among the employees (Ewa, F, 30, HE, TE).

On the other hand, public administration is, very often, the only possible employer, by level of education, for young people with a university degree. However, few vacancies and low job fluctuation on white-collar positions often result in underemployment. This is as well the case of Magda (F, 28, HE, NCJ) who, after gaining a master's degree in National Security, struggled to find a job in line with education ended up working in a hotel as a receptionist.

Informal Social support

Although members of the low risk group are in a relatively good life situation, they still take advantage of social support which is delivered through friends or family-based social networks.

Professional social networks, as long young people could build them at this stage of career, have a significant role in reducing negative consequences of insecure job position.

Natalia (F, 29, HE, TE) has been living and working in a big city since the beginning of her studies. During this time, she developed her social network of friends and colleagues from her university and former workplaces. This social network has been helpful in many occasions, also as a source of job offers and reliable information about the employers. She found many of her job through this network and tries to help her friends in the same manner.

Family's social capital can also be a source of new job opportunities as it was for Marzena (F, 30, HE, PE). Marzena (F, 30, HE, PE) on the other hand could move to Warsaw for a while and found her first job thanks to the fact that her brother lived there:

Just my brother lived there [in Warsaw] with my sister-in-law, and she worked there in such a pharmaceutical wholesaler's and I went there with her. I lived at their place, I mean with them, I paid some part of a rent. I was working there a month and a half, during a summer (Marzena, F, 30, HE, PE)

Her parents-in-law recommended her for a vacancy of a teacher in a vocational school. At the same time her husband works in a family business run by his parents.

In other words, high levels of financial resources and social capital played an important role as protective factors in life trajectories and allowed individuals to take risky decision, that interviewees with lower capitals could have not afforded.

Autonomy pathways

Our interviewees were not oriented at using their parents' resources, but they appreciated the possibility of asking their parents or friends for help. This observation



particularly applies to the members of the group characterized by low chances of social exclusion.

There is some tension between parental support and psychological autonomy. Our interviewees gain their independence from their parents through the economic path – they find some jobs, start to earn some money and cover some of their expenses. Somehow, they “buy” their psychological autonomy thanks to the money which they earn (and they literally pay for their housing autonomy when they start renting a flat). At the same time, they are still supported by their parents who practically provide them necessary help, but symbolically stresses their parental, superior position. This tension, appeared in some interviews.

Magda (F, 28, HE, NCJ) lives alone in her own flat which is in the same building where her parents have their flat. She is very grateful for the flat, but she feels that this situation somehow constrains her autonomy in terms of relations with her parents – they still do not treat her “as fully responsible adult”.

Anna (F, 21, ME, NCJ) was describing her conflict with parents and gave a pretty nice summary of this dilemma: “My parents said: if you are not studying, you have to pay for yourself (...) For everything. The only thing I am not paying for, is the flat, but they are angry when I’m coming back late (...) My parents want me to be an adult, to live my own life, but they don’t have enough courage to make me independent.” (Anna, F, 21, ME, NCJ)

Marzena (F, 30, HE, PE) decided to marry her boyfriend and move out from her parental house early. She makes no bones about the fact that it was possible, because in the beginning her husband got the flat from his parents – she says: „ (...) we’ve decided to get married, because we had a separate flat, because my husband’s parents had built their own house (...) We were given this comfort, that we could become independent. I guess, I would say that it was when I moved out from my parents and we’ve started living our lives.”

People who decide to continue their education on the university usually leave their parental home for the time of their studies. Usually their rent a flat (often shared with other students). Majority of them try not to move back to their parental home – they continue to rent a flat and work in the city where they studied or search for the job in other places. (Marian, M, 27, HE, TE) left his parental home when he started his studies (2008) and two years later he could provide for himself thanks to the fact that he was working in the call centre – he has already changed his job for several times, but he continues renting a flat.

Wellbeing and Health

Those of the interviewees who never experienced severe health problems did not think about it as an important aspect for their lives. Only those who had suffered due to serious illnesses, acknowledged health’s value. However, those who experienced health problems, pay more attention to health and admit that it’s an important aspect of their happiness and well-being.

This is the case of Natalia, who suffered serious health problems (of physical and psychological nature): It’s very important to stay healthy, we usually don’t appreciate it, the fact that I can wake up, go to work, it’s crucial in our lives and we take it for granted. It happens that sometimes, you just wake up in the morning, and swallow a bunch of pills. It really isn’t good. I think that health. I know I might sound like a 100-year-old grandma, who says that health is



most important, but till everything was fine, I didn't know what it really means (Natalia, F, 29, HE, TE)

Due to unstable professional situation Natalia (F, 29, HE, TE) is forced **to postpone her maternity plans**. Similarly, Ewa (F, 30, HE, TE) waits until the 'right moment' for getting married and having a child. **Both women have relatively good jobs, but, from their perspective, their situation is not enough stable to allow for maternity.**

A few of our interviewees mentioned suffering from excessive anxiety, it wasn't unusual for members of low risk group. The feeling of anxiety can be triggered by different reasons or situations. For Marcin (M, 25, ME, TE) it was caused by uncertainty of choosing the right professional path. Because he has problems with finding a stable job, he keeps analysing if the choices he made were right and if there was anything he could have done differently to change his present situation.

Formal Support - Policies

Interviewees classified as staying in low risk of social exclusion usually had no experience with formal support and they were not much interested in this subject.

Anna (F, 21, ME, NCJ) serves as a good example. There were periods when she was looking for a job, but she has never been a formally unemployed person. She knows something about Labour Offices but have never considered visiting one. Labour Offices offer is clearly not visible for people like Anna. She doesn't consider asking Labour Offices for any kind of help while looking for a job. Her knowledge about such programs is very limited.

Anna pointed out that what might be useful for people in her situation is a better organized career counselling – provided already at the lower secondary educational stage. It is not only about helping other people with discovering their talents or strengths, but also about reassuring young people that their choices or plans might be reasonable. Marian (M, 27, HE, TE) just doesn't believe that the Labour Office might be helpful as source of reasonable job offers. Thus, far he has been looking for a job for several times and he always found something which was adequate for his needs. His main postulate for labour market and educational policies was coherent with Anna's proposition and aimed in supporting youth is to help young people with discovering their talents and strengths.

Marzena (F, 30, HE, PE) had no personal experiences with LM services, but she made an interesting remark about the situation of pupils in vocational schools. In Poland, all pupils from upper secondary vocational schools have compulsory internships, some of them try to extend their internships during summertime. However, many youth, especially those coming from smaller cities and rural areas, have not enough resources (necessary for covering transportation and accommodation costs) to look for a better job or proper traineeship out of the place of their living. Marzena has also proposed a solution for this problem – simple policy measure which could be introduced to help youth with gaining necessary knowledge and experience and facilitate their transition from education to labour market: „... it would be cool, if there was some kind of funding, or some cooperation with the hotels, maybe hotels could provide student with a room or some accommodation in exchange for the internship.” (Marzena, F, 30, HE, PE)

It is a simple policy idea which would help basic vocational schools' pupils from smaller town in outlying poviats. Free accommodation for trainees could be provided through



the schooling system – by student's dormitories which, especially during holidays have a plenty of free places.

4. Conclusions

Social exclusion should be viewed as a multidimensional concept. In our analysis, we have distinguished three levels of the risk of social exclusion (depending on the scale of available social support and the social isolation (lack or limited social connectedness in terms of lacking informal and formal social support; feels stigmatized, criticised risk of social exclusion) and economic exclusion (financial problems, economic hardship, material deprivation) (Figgou, L. and Unt, M., 2017).

Lack of social support and low economic resources characterized group of participants in the highest risk of social exclusion. Multiple burdens create a trap of social exclusion from which it is hard to get out. This group might be generally characterized by malfunctioning social informal support. Sometimes there is nobody who can help them. In other cases, their parents or relatives might not have sufficient economic or social resources to provide them adequate support which would help them with breaking a vicious circle of social exclusion. Worrysome is also the fact of early pregnancy being such a strong social exclusion risk factor when it comes to young girls. Without partner's and family's support they are basically unable to escape the trap of social exclusion, which can manifest itself even in homelessness. Early school dropouts result in low level of education of the members of this group. Their life's trajectories are full of periods of unemployment combined with some episodes of informal work. In general, their housing autonomy is low, but harsh life conditions made them more mature and self-reliant. Illegal employment restricts their access to public healthcare and often exposes them to unfavourable working conditions. Members of this group are a subject of wide range of social and labour market policies. Involvement in policy measures sometimes constrains their autonomy – they must subordinate to norms and rules which are imposed by institutions which provide support. Some of the life stories from this group fit the phenomenon of welfare dependency syndrome – people counting on welfare benefits for many years are not able to start independent life without formal support.

Members of the group characterized by increased risk of social exclusion, faced various economic problems. Low income didn't allow them to afford some desired goods and it often forced them to stay at parental house what made them partially independent in terms of their autonomy. Usually they couldn't make any long-term savings and had problems with putting off some money for bigger expenses. Their choices of educational paths were often in line with external expectations or peer pressure. In case of the inhabitants of towns or villages they were also determined by access to schools and higher education courses available locally, which not always provided high-quality education. A common factor within this group was a complete confusion when it comes to making decisions about directions of future career paths.



Career counselling seems to be a deeply neglected area in Poland. Our interviewees did not mention any reasonable examples of career counselling coming from the time of their education. Their professional trajectories were often non-linear and scattered. They often experienced so-called “gaps” in their CVs, partially resulting from unemployment, and partially from undeclared employment. Informal social support is a crucial protective factor emerging from our analysis. Despite being unemployed or having very low income, were not in the risk of social exclusion, because of their significant others’ support – parental home or farm functions as a source of support which helps surviving times of financial hardship. Part of participants classified as belonging to the group with increased chances of social exclusion, were people with mental disorders and physical disabilities - without parental help they would face significant problems in numerous dimensions of their life. Most of interviewees representing this group had limited knowledge about policies and were not much interested in related topics. This attitude brings some negative consequences for the quality of LM services as well: if youth visiting Poviats Labour Offices do not know their rights and available policy measures, they do not present themselves as active and demanding customers. Consequently, they are rather treated as petitioners than customers and their evaluations of quality of LM services were rather bad. They often mentioned that it is much better to find a job on your own than wait for a job offer from the employment office. Their stories show that subsidized employment might be a very effective tool of supporting youth who are in vulnerable position on the labour market – it allows them to stay on the labour market, gain necessary skills and earn some money. However, the time horizon of employment is always temporary, and the salary offered on the internships is too low to leave parental home or start a family. Youth who fall into mechanism of “repetitious internships” feel entrapped – they are forced to wait until the prospects for regular employment appear.

Few of our interviewees might be considered as people in low risk of social exclusion. They might have temporary jobs, but their financial situation is relatively good, and availability of parental support works as a buffer against job insecurity. Usually they made their educational choice based on their area of interest, they had linear working trajectories. Clear educational and professional goals increase the chances of a linear, targeted career and, consequently, the conversion of temporary contracts into permanent ones. They often have started their professional career early, sometimes during studies. Although members of the low risk group are in a relatively good life situation, they still take advantage of social support which is delivered through friends or family-based social networks. However, there is some tension between parental support and psychological autonomy – in some cases financial or material help symbolically enforces parents’ superior position in relation with their children.

To sum up, there are many domains in which social exclusion can be manifested, but the deciding factor is occurrence of multiple burdens. Overlapping factors, which most commonly include: difficult family situation, disability, early, unplanned pregnancy, low



education level and unemployment, when occur together, bring a high risk of social exclusion. The most common protective factor, that can help to release from the snapping multi-dimensional trap of social exclusion, are social resources. Family's and friends' support in many situations is the only element that protects young people from falling outside the society.

PART F. Policy Implications

1. Policies' perception in the youth voices

The structure of Polish sample-imposed research focus on the labour market policies. Half of our sample consisted of young people who had some experiences with Poviats Employment Offices – a key public labour market institution in Poland. There were single cases of interviewees who were also affected by social and housing policies targeting single mothers, care leavers and disabled people. However, the richest qualitative material regards labour market policies, mainly services provided by Poviats Employment Offices.

One of the common findings from our interviews was surprisingly low interest of youth in state activities and public policies. Most of our interviewees not only had limited knowledge about policies, but also were not much interested in such topics.

Young people who had no previous contacts with labour market institutions, usually admitted that they have no knowledge about available support or they are not interested in looking for state's support in this area. Youth who presented lack of knowledge about public policies often stressed the importance of self-reliance in adult life – counting on yourself, not looking for a state support, being independent. People who had some previous job experiences and lived in bigger cities often didn't believe that Poviats Employment Offices might be somehow helpful for people who are looking for a job.

Some of university graduates, especially coming from bigger cities seriously doubted that Poviats Employment Offices might have any reasonable job offers for them in case they lose their current job. On contrary, in small cities and rural areas, Poviats Employment Offices played an important role as a job positions provider (by subsidized internships) for the best educated graduates who are determined in finding a local job relevant for their high level of education.

Surprisingly, youth who were registered at Poviats Employment Offices were not much familiar with labour market services, their rights and regulations than those who had no experience with labour market services. Their knowledge was rather fragmented and shallow.

One of the key motivators behind youths' decisions to register as unemployed person was the necessity to get a health insurance for the time when they have no (legal)



employment (ex. Zenek, M, 24, LE, NCJ). He has a stable job as a CNC operator, in a company located in his home town.

Asked about the first thing he would do in case of losing a job he replies:

„First thing I would do, you know what... I wouldn't rather go to the jobcentre, cause it's hard to find there some interesting offers, unless I would be forced to work illegally, then I would go to the jobcentre, because of the insurance.” (Marcin, M, 25, ME, TE)

He presents a common intuition among our interviewees – Poviats Employment Offices provide unemployed people with health insurance – this reason is good enough to encourage for the visit at the Office.

He has graduated from a secondary technical school of mechanical engineering, obtaining the qualifications of a mechanical technician. He started, but didn't finish, university studies in Machinery Design. Apart from the full-time job, he makes some money on the side with occasional carpentry or welding. He has neither specific plans for the future, nor significant worries. He is looking for a change in life, so maybe he will try to find a job abroad for some time.

Sometimes this decision is facilitated by youth's parents who are more aware of the importance of health insurance. Lech (M, 28, LE, NCJ) lives with his parents and younger brother in the small town surrounded by rural areas. He has no girlfriend. He is registered as unemployed person and works informally from time to time on different commissions. He didn't finish his technical upper secondary school. He visits Poviats Labour Office to register and get the insurance. He did this for the first time just after finishing school, because his parents asked him to do that:

„Well, now I'm registered as an unemployed (...) my parents sent me there, actually, straight after school (...) (Lech, M, 28, LE, NCJ)

Consequently, most of the youth who have problems with finding their place on the labour market eventually will find their way to employment office which might offer them additional help, training or apprenticeships. However, there is a group of people who are registered at the employment office, but at the same time they are working informally. Thus, they are not interested in other services provided by the employment office – they register at employment office to get a health insurance.

Marek (M, 25, LE, U) finished his formal education with upper secondary school. He has a wife (29), who works as a sales assistant, and a small child. For most time of his adult life he was working, and he has gained vast professional experience in construction works. Recently he has used the services of the Labour Office, but he honestly admits:

“R: Yeah, I was registered.

M: How long, more or less?

R: 2 months.

M: You registered just to have the insurance, right?



R: The insurance and to look for a job there. And they found me some internship, but I found a better job,

with a better salary.” (Marek, M, 25, LE, U)

The rusty image of labour market institutions

The overall evaluations of services provided by Poviats Employment Offices varied a lot, probably most of our interviewees would agree that this kind of labour market institutions are not only useful, but also necessary. However, the image of Poviats Employment Offices among youth needs urgent improvements. They are perceived as passive, sluggish and bureaucratized – concentrated rather on procedures than people and their problems or needs. The negative image of Employment Offices is partly based on stereotypes typically associated with public administration but is also partly confirmed in stories given by our interviewees who were registered as unemployed.

For example, Natalia (F, 29, HE, TE) has no personal experiences with Employment Offices, but she gives an example of her friend who is a single mother looking for a job:

“I have a friend, who was registered in the office for the unemployed, it’s called this way, right? And she said that she had received hundreds of calls with the question:” Have you managed to find something?”, “No, not yet.” She’s a young mother. Her child is two or three-year-old, someone still has to take care of it, so it doesn’t make getting a job any easier. Cause working full-time would be very hard for her. So, she just got these calls. “Oh, ok, so keep searching”. It wasn’t too useful, I guess.” (Natalia, F, 29, HE, TE)

Despite of the lack of personal experiences with Employment Offices, she gives a recipe for the improvement of their services which is based on stereotypical view of Employment Offices:

„ (...) There are these persons who don’t use at all internet or some contacts. It’s useful for them to have some kind of help and support. It’s cool that these kinds of institutions exist, although I would add some dynamics to their work.” (Natalia, F, 29, HE, TE)

The employment offices which we have visited are clearly overloaded with work – many clients and limited human resources might result in long queues, impersonal attitude toward unemployed and lower quality of services. Thus, stereotypical view of passive and bureaucratized Employment Offices might have some roots in reality – at least it was confirmed in stories of some of our interviewees.

Michalina (F, 26, ME, NCJ) registered as unemployed due to scarcity of jobs in her town. She was critical about the way the Poviats Labour Offices works:

„ (...) those client’s supervisors, they don’t make any effort. They just do what they have to do, they are filling in these documents, calling you in for the next meetings, if there are some trainings, they let you know about these trainings. They just do what they have to. Nothing more. No effort to really help someone to get this job.” (Michalina, F, 26, ME, NCJ)

Michalina’s observation was confirmed by Jowita’s experiences. Jowita, on contrary to Michalina who lives in small village, visits an Employment Office in a big city. Her life story is full of tragic events: suicide of her younger brother, terminal sickness of her mother, losing a flat because of debts, losing parental rights. Jowita was a subject of wide range of public policies – she received social benefits, for a long time she was



registered as an unemployed, she stayed at publicly founded facilities for homeless people. Due to her difficult life situation, she seems to be a kind of person who particularly needs attention and support of labour market institutions. However, in her opinion, the best way to find a job is to ask friends. She admits that registering as an unemployed person is important because it gives health insurance, but she is not very satisfied with the quality of public employment agency services. She lives in a big city where the public employment agency is overstretched by a big number of unemployed clients.

“R: The first day is all about waiting, cause the queues can be very long sometimes, in order to register.” (Jowita, F, 28, ME, U)

In such conditions the contact with employment advice workers is rather anonymous and superficial – Jowita as any unemployed person has to visit the place regularly. However, each time she meets with a different person who acts rather like clerk than career advisor who is really interested in her situation:

„R: No, I mean, unless you ask them about some courses or trainings by yourself, but otherwise they won't tell you anything.” (Jowita, F, 28, ME, U)

Zenek is 24 years old, he lives with his parents and his siblings. He has lower secondary education. He occasionally works informally at different construction sites. Five years ago, when he quitted school, he registered as unemployed person, because it gives him health insurance. He complains about the services of the Employment Office. Generally, he is very critical about the employment services in Poland. Asked about his supervisor at the Employment Office, replies emotionally:

„M: You feel that it's such a person who would like to help you?

R: No, she doesn't care. It's just her work. She will say something, but it doesn't help. As I say, it's such a long time that I've been going there, not even one announcement. Even if I found the employer, they don't have funds, or something like this.” (Zenek, M, 24, HE, NCJ)

Lena started her informal job in June, but she waits for the internship from the Poviát Labour Office which will be held at the same place. She had been already registered as unemployed person, but her associations with Poviát Labour Office are mainly focusing of numerous formal demands which she has to fulfil by each visit:

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

The bureaucratic nature of many procedures in Employment Office seems to be problematic for some of our interviewees – it makes them feel unimportant and ignored. While it is connected with rather passive, unresponsive attitude of Employment Office's clerks, the overall impression of Employment Office is rather bad.

Public employment services – main problems and needs

Career counselling seems to be a deeply neglected area in Poland. Theoretically it is one of key activities of labour market institutions and a very important task of Poviát



Employment Offices. Theoretically it should be also present at schools. Poviats Employment Offices might organize group workshops or provide individual career counselling. According to the law, some of these activities should take place already at schools where representatives of labour market institutions or specially trained teachers should help youth with discovering their unique talents or take deliberate decisions regarding their future. Unfortunately – this state of affairs, widely described in official documents and reports which summarize activities of labour market or educational institutions, doesn't correspond with narratives of our interviewees. Our interviewees did not mention any reasonable examples of career counselling coming from the time of their education. Some of them remembered filling up some psychological tests or participating at some additional classes about professional career. However, these activities – in their opinion – were rather superficial and useless. People who registered at Poviats Employment Offices often mentioned long process of diagnosing their skills and competences, but they were disappointed with its' results. Youth perceived meetings with career advisors rather as a part of an administrative procedure than as useful process which might help them with deciding on their next professional or educational steps.

At the same time, our interviewees often pointed to the need of an effective career counselling, which should be starting already in lower secondary schools. They have spoken about the necessity of discovering and developing individual talents and choosing right types of schools or professions. Youth do not only need help with taking right and wise decisions regarding their future career but would also welcome support when they must convince their parents about the reasonability of their professional or educational plans.

Poviats Employment Offices are responsible for disseminating information on vacancies and by helping with finding a job. Our interviewees were rather critical in their opinions about the effectiveness of employment offices in this area.

Piotr has finished a Technical upper secondary School of Catering and is a technician of catering. He has also passed his high school leaving exams (maturity exam), he is registered at Poviats Employment Office and started extramural studies. He has never been employed, but he is a regular at the employment agency. There was a time when he came there almost daily, asking for new job offers and annoying the clerks with his constant presence:

When I came here earlier, one lady there, still when I was coming there every day, she got nervous (...) and she said that the labour office is not created to find jobs. It's just to register it. Nothing more. And the work, you can look for it by yourself. So, most of the offers of an internship or jobs, I found them online. And we don't have many offers, that's why people don't come here... the entrepreneurs don't come here, they don't leave their offers here." (Piotr, M, 23, ME, U)



They often mentioned that it is much better to find a job on your own than wait for a job offer from the employment office. Some of them complained that job offers which they get from the employment office are not adequate for their skills or life situation.

For example, Zuzia (F, 28, LE, U) was registered as an unemployed person for most time of her life, but she considered this rather as a measure to protect her health insurance than a way to find a regular job. She complains about untargeted job offers which she gets from the Employment Office:

„the offers that were shown were just not for me, some production, cleaning, and there were maybe some other offers, so I resigned straight away, right? So, I didn't get some written offer from the labour office, that I'm supposed to go somewhere or to contact the employer, because this is how it usually works.” (Zuzia, F, 28, LE, U)

Training schemes and employment subsidies and their side effects

Powiat Employment Offices offer different training schemes, vocational courses and scholarships. However, the accessibility of such measures depends on their budgets and administrative conditioning. Thus, some of our interviewees experienced difficulties with getting training or course which they needed.

“I wanted to attend one workshop (...) I asked about it, but they didn't have places back then. And then in this month they didn't conduct any trainings. They didn't have money or something like this, I guess so.” (Marcin, M, 25, ME, TE)

In some cases, people were not satisfied with the quality of offered courses, stating that they have learned much more when they started their work. However, any measures which help unemployed people with improving their vocational skills or extending their professional knowledge, were rather positively evaluated.

Paid internships, which are offered by Employment Offices to unemployed youth, are one of the most popular policy tools designed to help young workers with gaining knowledge and expertise necessary for finding a regular job. Stories of our interviewees show that subsidized employment might be a very effective tool of supporting youth who are in vulnerable position on the labour market. Employment subsidies are usually organized as paid internships. Job position is provided by employer, either in the public or private sector, but financed by Powiat Employment Office. These are typically short-term measures, 6 or 12 months long, but they should allow to gain necessary skills, build up work experience and first professional network. Some of our interviewees reached good jobs thanks to their internships.

Ewa's (F, 30, HE, TE) story is a model-based case of a career of young, well-educated adult in a small city surrounded by rural areas. From the beginning she was oriented on the office, nine-to-five job. There not many public institutions or big companies which might provide such working opportunities in such regions. Her first paid job was the 7 months long internship (co-financed by the Employment Office, she had to register as unemployed person) in one of the regional units of central public administration. She wasn't the only person participating in this internship, the other girl started it earlier and thus she got the fee-for-task agreement to stay at the institution after her internship.



Ewa again went to the Employment Office and asked about the internships. In the next two years she participated in several internships and got several fees for task agreements in different public administration units, in the same small city. She didn't consider moving out to bigger city due to family reasons. Finally, in one of the institutions where she had her internships an opportunity for a longer contract appeared. She got replacement employment contract for two years – it gives her good chances for an indefinite contract.

However, there are also some negative mechanisms embedded in this policy measure. In smaller cities and rural areas with less developed labour markets vacancies suitable for young, well-educated people are rare.

For example, Adrianna (F, 22, HE, TE) finished her studies, but decided to live in her small town has a considerable track record of internships in public institutions: a library, an agricultural agency, and two internships in the police. At the same time, she isn't convinced that the internships will help her get permanent employment. She sees them more as a way of gaining new experience and surviving till a permanent job position opens. Michalina (F, 26, ME, NCJ) living in the same place, confirms Adrianna's thesis that in a small town it is extremely difficult to find a reasonable job suitable for a young adult who has higher education. She distributed her CV among all employers who are operating in her region and provide services in line with her field of education:

„ No response, so far. Everywhere, they were just smiling and, throwing it on a pile (...) When I went there, when the „500+“ programme has started, they needed people to issue the certificates. But they were just smiling and saying, that:” It's a waste of your and our time, because this person has been chosen long time ago”. They prepared this job offer, only because they were obliged to.” (Michalina, F, 26, ME, NCJ)

She could start work as a shopping assistant, but she says that she prefers to help her dad with farm work. She says that in this segment of white collars jobs everything is booked in advance:

„ (...) but later on, it's like, some friend of somebody's friend is going to leave the job, so they are already sending their daughter to the adequate faculty, to graduate and to take this place.” (Michalina, F, 26, ME, NCJ)

Thus, she took similar strategy as Adrianna – she is registered in the Employment Office to secure her health insurance and she participated in internships when they were available.

Thus, paid internship is the only available option for surviving on a given labour market till the right permanent job position opens. As a result, young trainee participates in numerous, subsequent internships till a “real job position” opens. That is how youth become a part of a phenomenon of “repetitious internships” which might be considered as an unintended consequence of this popular policy measure. We have spoken with interviewees who had a considerable track record of internships, but still no prospects for regular employment. Subsidized employment allows them to stay on the labour market, gain necessary skills and earn some money. However, the time horizon of



employment is always temporary, and the salary offered on the internships is too low to leave parental home or start a family. Youth who fall into mechanism of “repetitious internships” feel entrapped – they are forced to wait until the prospects for regular employment appear.

2. Policy recommendations and summary

Our interviewees often pointed to the need of an effective career counselling, which should be starting already in lower secondary schools. They have spoken about the necessity of discovering and developing individual talents and choosing right types of schools or professions. Youth do not only need help with taking right and wise decisions regarding their future career but would also welcome support when they must convince their parents about the reasonability of their professional or educational plans.

The image of Poviats Employment Offices among youth needs urgent improvements. They are perceived as bureaucratized – concentrated rather on procedures than people and their problems or needs. The negative image of Employment Offices is partly based on stereotypes typically associated with public administration but is also partly confirmed in stories given by our interviewees who were registered as unemployed.

The employment offices which we have visited are clearly overloaded with work – many clients and limited human resources might result in long queues, impersonal attitude toward unemployed and lower quality of services. There are at least two possible solutions for this problem: increasing budgets and human resources of employment offices or limiting the scope of their duties and focusing on the most crucial risk groups (there were such attempts such as so-called profiling of unemployed clients, but clearly it doesn't work as intended).

Any measures which help unemployed people with improving their vocational skills or extending their professional knowledge, will be rather positively evaluated by youth.

There might be a need for policy measures which would improve the mobility of Polish youth, especially those looking for summer internships during their vocational education. Marzena (F, 30, HE, PE) made some interesting point about the situation of pupils in vocational schools. In Poland, all pupils from upper secondary vocational schools have compulsory internships, some of them try to extend their internships during summertime. However, many youth, especially those coming from smaller cities and rural areas, have not enough resources to look for a better job or proper traineeship out of the place of their living – our interviewee briefly sketched this problem:

„ (...) Well, unfortunately, the reality is that later on, they take whatever job they manage to find. It's also connected to the fact that less wealthy people, I mean their parents can't afford to give their children money for the first step in Warsaw, or for the first month, even for them to start



working in Warsaw, right? And there is often this pressure “you cannot move out, you cannot leave us here, you have to help us.” Marzena (F, 30, HE, PE)

Marzena has also proposed a solution for this problem – simple policy measure which could be introduced to help youth with gaining necessary knowledge and experience and facilitate their transition from education to labour market:

„... it would be cool, if there was some kind of funding, or some cooperation with the hotels, maybe hotels could provide student with a room or some accommodation in exchange for the internship.” Marzena (F, 30, HE, PE)

It is a simple policy idea which would help basic vocational schools' pupils from smaller town in outlying poviats. Free accommodation for trainees could be provided through the schooling system – by student's dormitories which, especially during holidays have a plenty of free places.



References

- Bogumil, P. (2009). 'Regional disparities in Poland', ECFIN Country Focus, 6(4), pp. 1–7.
- Bogumil, P. (2015). 'Securing Poland's economic success II: labour market and product specialisation – is there a link?', ECFIN Country Focus, 12(4), pp. 1–8.
- Dąbrowska, E., Gawęł, C. and Siergiejuk, M. (2015). Nowa polityka rodzinna w Polsce 2011-2015. Warszawa.
- European Commission (2016) Education and Training Monitor 2016. Poland. Brussels: European Union.
- Eurostat (2013a) Population and social conditions. Demography and migration. Emigration [yth_incl_130]. Retrieved from <http://ec.europa.eu/eurostat/data/database>
- Eurostat (2013b) Population and social conditions. Demography and migration. Emigration [yth_incl_140]. Retrieved from <http://ec.europa.eu/eurostat/data/database>
- Eurostat (2013c) Population and social conditions. Demography and migration. Emigration [yth_incl_160]. Retrieved from <http://ec.europa.eu/eurostat/data/database>
- Eurostat (2013d) Population and social conditions. Demography and migration. Emigration [yth_incl_020]. Retrieved from <http://ec.europa.eu/eurostat/data/database>
- Eurostat (2013e) Population and social conditions. Demography and migration. Emigration [yth_incl_070]. Retrieved from <http://ec.europa.eu/eurostat/data/database>
- Eurostat (2015a). Population and social conditions. Demography and migration. Emigration [migr_emi2]. Retrieved from <http://ec.europa.eu/eurostat/data/database>
- Eurostat (2015b). Population and social conditions. Youth [yth_demo_040]. Retrieved from <http://ec.europa.eu/eurostat/data/database>
- Eurostat (2015c). Population and social conditions. Youth [yth_empl_160]. Retrieved from <http://ec.europa.eu/eurostat/data/database>
- Eurostat (2015d). Population and social conditions. Youth [yth_incl_030]. Retrieved from <http://ec.europa.eu/eurostat/data/database>
- Eurostat (2015e). Population and social conditions. Youth [yth_incl_120]. Retrieved from <http://ec.europa.eu/eurostat/data/database>
- Eurostat (2015f). Population and social conditions. Youth [yth_empl_050]. Retrieved from <http://ec.europa.eu/eurostat/data/database>
- Eurostat (2015g). Population and social conditions. Youth [yth_empl_060]. Retrieved from <http://ec.europa.eu/eurostat/data/database>
- Eurostat (2016a). Population and social conditions. Youth [yth_demo_010]. Retrieved from <http://ec.europa.eu/eurostat/data/database>



- Eurostat (2016b). Population and social conditions. Youth [yth_demo_020]. Retrieved from <http://ec.europa.eu/eurostat/data/database>
- Eurostat (2016c). Population and social conditions. Youth [ilc_lvps08]. Retrieved from <http://ec.europa.eu/eurostat/data/database>
- Flash Eurobarometer (2007), No 202 *Young Europeans: A survey among young people aged between 15 and 30 in the European Union* – Analytical Report, Brussels: European Union.
- Flash Eurobarometer (2014), No 408. *European Youth*. Brussels: European Union.
- Figgou, L. & Unt, M. (2017). Guidelines: National Report on Social Exclusion. Unpublished EXCEPT project material.
- Glaser, B. G., & Strauss, A. L. (1967). *The discovery of grounded theory: Strategies for qualitative research*. Chicago, IL: Aldine.
- Jakubowski, M. (2015). *Opening opportunities: education reforms in Poland*. IBS Policy Paper 01/2015.
- Jahoda, M. (1981). *Work, Employment, and Unemployment. Values, Theories, and Approaches in Social Research*. University of Sussex.
- Levitas, R., Pantazis, C., Fahmy, E., Gordon, Lloyd, E., Patsios, D. (2007), *The Multi-Dimensional Analysis Of Social Exclusion*, Department of Sociology and School for Social Policy Townsend Centre for the International Study of Poverty and Bristol Institute for Public Affairs University of Bristol.
- OECD. (2015). *Education Policy Outlook: Poland*. Downloaded www.oecd.org/education/policyoutlook.htm.
- OECD. (2016). *Poland. W OECD, Education at a Glance 2016*. OECD Publishing. <https://doi.org/10.1787/eag-2016-74-en>.
- Radzinski, A. (2014) 'Subsidized mortgage loans and housing affordability in Poland', *GeoJournal*, 79(4), pp. 467–494. doi: 10.1007/s10708-014-9533-2.
- Rotter, J. B. (1954). *Social Learning and Clinical Psychology*. Prentice-Hall.
- Runciman, W. (1966) *Relative deprivation and social justice : a study of attitudes to social inequality in twentieth-century England*, University of California Press.
- Scherer, S. (2004). *Stepping stones or traps. The consequences of labour market entry positions on future careers in West Germany, Great Britain and Italy*. [in:] *Work, employment and society*, Volume 18(2), 369-394.
- Smoczyńska, A. (Red.). (2014). *The system of education in Poland*. Foundation for the Development of the Education System.
- Sobociński, M. (2016) 'Kierunki polityki państwa wobec rodziny w latach 1989 – 2015', *Studia BAS*, 1(45), pp. 31–54.



Szelewa D. (2017) From Implicit to Explicit Familialism: Post-1989 Family Policy Reforms in Poland. In: Auth D., Hergenhan J., Holland-Cunz B. (eds) Gender and Family in European Economic Policy. Palgrave Macmillan, Cham.

Zapała-Więch, J. (2016). National Policy Report – Poland. Unpublished EXCEPT project material.



Annex Table for the sample overview

N. of interview	Alias	Access point	Involvement in Policies	Gender	Education	Year of birth	Geographical context	Legal status	Belonging to national specific risk group	Occupational status	Living in parental house
	<i>invented name for privacy respect</i>	<i>institutional/informal</i>	<i>yes/no</i>	<i>F/M</i>	<i>ISCED n.</i>	<i>YY YY</i>	<i>1=big city 2 = small city/rural area</i>	<i>national cit./other</i>	<i>yes/no (specified)</i>	<i>unemployed, temporary job, secure job, non-contractual job, NEET</i>	<i>yes/no</i>
IBE_01	Anna	informal	NO	F	3	1995	1	national citizenship	NO	non-contractual job	YES
IBE_02	Marek	informal	NO	M	3	1993	1	national citizenship	NO	temporary job	YES
IBE_03	Natalia	informal	NO	F	5	1987	1	national citizenship	NO	temporary job	NO
IBE_04	Joanna	informal	NO	F	3	1989	1	national citizenship	NO	non-contractual job	NO
IBE_05	Marcel	informal	YES	M	3	1988	1	national citizenship	NO	temporary job	NO
IBE_06	Jowita	institutional	YES	F	3	1988	1	national citizenship	NO	unemployed	NO
IBE_07	Zuzia	institutional	YES	F	2	1988	1	national citizenship	NO	unemployed	NO
IBE_08	Hania	institutional	YES	F	3	1988	1	national citizenship	YES	unemployed	NO
IBE_09	Mateusz	institutional	YES	M	5	1986	1	national citizenship	YES	unemployed	YES
IBE_10	Anna	institutional	NO	F	5	1989	1	national citizenship	YES	unemployed	NO
IBE_11	Małgosia	institutional	YES	F	4	1995	1	national citizenship	YES	unemployed	YES
IBE_12	Gabrysia	informal	NO	F	3	1993	1	national citizenship	NO	non-contractual job	NO
IBE_13	Filip	institutional	NO	M	2	1995	1	national citizenship	YES	unemployed	YES
IBE_14	Dawid	institutional	YES	M	2	1997	1	national citizenship	NO	unemployed	NO



IBE_15	Damia n	institutional	YES	M	3	199 3	1	national citizenship	NO	unemploye d	YES
IBE_16	Bronek	institutional	YES	M	3	199 6	1	national citizenship	NO	unemploye d	YES
IBE_17	Konra d	institutional	YES	M	3	199 3	1	national citizenship	NO	unemploye d	NO
IBE_18	Marian	informal	YES	M	5	198 9	1	national citizenship	NO	temporary job	NO
IBE_19	Karolin a	institutional	YES	F	2	199 5	1	national citizenship	NO	temporary job	YES
IBE_20	Monik a	informal	NO	F	5	198 7	1	national citizenship	NO	secure job	YES
IBE_21	Paweł	institutional	YES	M	3	199 6	1	national citizenship	NO	unemploye d	YES
IBE_22	Marius z	institutional	NO	M	4	199 5	2	national citizenship	NO	non contractual job	YES
IBE_23	Marcin	institutional	NO	M	4	199 3	2	national citizenship	NO	non- contractual job	YES
IBE_24	Ewa	institutional	NO	F	5	198 6	2	national citizenship	NO	temporary job	YES
IBE_25	Piotr	institutional	YES	M	3	199 3	2	national citizenship	YES	unemploye d	YES
IBE_26	Łukasz	institutional	YES	M	5	198 7	2	national citizenship	NO	temporary job	NO
IBE_27	Nadia	institutional	NO	F	3	198 7	2	national citizenship	NO	unemploye d	NO
IBE_28	Marek	institutional	YES	M	2	199 1	2	national citizenship	NO	unemploye d	NO
IBE_29	Tosia	institutional	YES	F	3	199 3	2	national citizenship	NO	unemploye d	NO
IBE_30	Kamil	informal	NO	M	5	198 9	1	national citizenship	NO	secure job	NO
IBE_31	Magda	informal	NO	F	5	198 8	2	national citizenship	NO	non- contractual job	YES
IBE_32	Lena	informal	NO	F	2	199 4	2	national citizenship	NO	temporary job	YES
IBE_33	Lech	informal	YES	M	2	198 8	2	national citizenship	NO	non- contractual job	YES
IBE_34	Marze na	informal	NO	F	5	198 6	2	national citizenship	NO	secure job	NO
IBE_35	Marcin	informal	NO	M	3	199 1	2	national citizenship	NO	temporary job	YES
IBE_36	Michali na	informal	NO	F	3	199 0	2	national citizenship	NO	non- contractual	YES



No. 21 – Young adults in insecure labour market positions in Poland

IBE_37	Adrianna	informal	YES	F	5	1994	2	national citizenship	NO	temporary job	YES
IBE_38	Damian	informal	NO	M	3	1997	2	national citizenship	NO	unemployed	YES
IBE_39	Mateusz	informal	YES	M	3	1986	2	national citizenship	NO	unemployed	NO
IBE_40	Zenek	informal	YES	M	5	1992	2	national citizenship	NO	non-contractual job	YES